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ANNUAL REPORT

OF THE

State Bank Commissioner

OF COLORADO

From January 1, 1915, to January 1, 1916

DENVER, COLORADO
THE SMITH-BROOKS PRINTING COMPANY, STATE PRINTERS
1916

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1916

State Bank Commissioner:
E. E. DRACH

Chief Deputy State Bank Commissioner:
SHERWOOD CROCKER
(Resigned Oct. 7, 1915)

Deputy State Bank Commissioner:
HUBERT F. THOMAS
(Resigned March 15, 1915)

Deputy State Bank Commissioner:
RICHARD B. BROWN

Deputy State Bank Commissioner:
RONO REED
(Appointed Oct. 17, 1915)

Clerk:
J. F. STEADLEY

Stenographer:
MRS. ROSE LAUNDON

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BANKS IN THE HANDS OF RECEIVERS

Name of Bank	Location	Receiver
Florence State Bank	Florence	George Wilson
Morrison State Bank	Morrison	Malcolm MacLean
The Bank of Grand County	Hot Sulphur Springs	G. F. Higgins
State Bank of Rocky Ford	Rocky Ford	G. M. Hall

BANKS IN THE HANDS OF DEPUTIES

Name of Bank	Location	Special Deputy
The Bank of Crook	Crook	Frank Stansfield
International Bank of Commerce	Pueblo	George H. Sweeney
Louisville Bank	Louisville	Everett Owens
Romeo State Bank	Romeo	Homer Neel

Annual Report

OE THE

State Bank Commissioner

January 1, 1916.

To His Excellency,
GEORGE A. CARLSON,
Governor of Colorado.

Sir: In compliance with legal requirements as set forth in Section 68, Chapter 44, of the Session Laws of Colorado, 1913, I have the honor to submit herewith the annual report of the office of State Bank Commissioner, covering the period from January 1, 1915, to and including December 31, 1915, disclosing the names of the officers and directors of incorporated banks, and the names of owners, also officers of private or unincorporated banks, the paid up capital and surplus, also the name and location of each bank subject to the banking law of Colorado, and under the jurisdiction of the State Bank Commissioner; this report also giving a summary of the published reports made by the banks during the year 1915, giving the dates upon which reports were based, also the dates of the examinations made by this department during the period covered by the report; also other data and information affecting banks, the banking situation and outlook, together with a review of important transactions and matters having the attention of this department.

At this date there are 209 banks under State supervision, an increase of one in the number shown in the report of 1914, and an increase of seventy-seven since the organization of this department in 1908.

As shown by the following exhibit, the total assets have increased 106.1 per cent since February 14, 1908:

EXHIBIT OF THE NUMBER AND CLASSIFICATION OF BANKS SHOWING RESOURCES.

Date	State and Savings	Private	Trust Companies	Total Number	Total Resources
Feb. 14, 1908	(64) $12,346,798.18	(57) $5,904,647.91	(11) $11,342,606.00	132	$29,594,052.09
Feb. 5, 1909	(85) 14,549,567.34	(44) 5,578,542.96	(11) 11,986,573.70	140	32,114,684.00
Jan. 31, 1910	(112) 16,883,365.11	(37) 5,875,500.29	(15) 17,897,770.10	164	40,656,635.50
Jan. 7, 1911	(113) 17,544,068.03	(34) 5,093,808.85	(19) 19,287,343.46	186	41,925,220.34
Feb. 20, 1912	(139) 18,615,178.34	(30) 3,416,521.15	(21) 23,290,432.19	190	45,322,131.68
Feb. 4, 1913	(149) 21,716,289.32	(27) 3,392,002.49	(21) 26,834,896.37	197	51,943,188.18
Jan. 13, 1914	(147) 21,413,807.21	(41) 3,553,972.55	(21) 28,700,992.93	209	53,668,772.69
Oct. 31, 1914	(149) 23,717,929.06	(37) 2,894,956.58	(20) 29,285,793.85	206	55,898,679.49
Nov. 10, 1915	(159) 25,509,051.84	(32) 2,688,381.06	(19) 32,787,056.56	210	60,984,489.46

Analysis of reports of all banks under State supervision at the close of business November 10, 1915—the last report of banks during the year—reveals classifications in volume of resources as follows:

10 banks have resources of more than	$1,000,000.00.		
10 banks have resources of more than	500,000.00	and less than	$1,000,000.00.
13 banks have resources of more than	300,000.00	and less than	500,000.00.
20 banks have resources of more than	200,000.00	and less than	300,000.00.
57 banks have resources of more than	100,000.00	and less than	200,000.00.
101 banks have resources of	100,000.00	or less.	

A compilation of the combined resources of all banks in Colorado, under both National and State supervision, based upon their published reports of condition under date of November 10, revealed that at that date the total combined resources amounted to $212,078,506.26, which is a total of $19,392,115.72 more than was reported by the banks on October 31, 1914. Of this increase in resources in the last report of 1915, over the last report of 1914, the increase for State banks amounted to $5,085,809.97.

During the year 1915, and since the last report, the following changes have taken place in banks under State supervision:

BANKS SUSPENDED

Louisville Bank, Louisville, Colo., January 13, 1915; in hands of this department; Everett Owens, Special Deputy in charge.

International Bank of Commerce, Pueblo, Colo., October 2, 1915; in hands of this department; George H. Sweeney, Special Deputy in charge.

The Bank of Crook, Crook, Colo., October 7, 1915; in hands of this department; Frank Stansfield, Special Deputy in charge.

BANKS NATIONALIZED

Bank of Hayden (Private Bank), Hayden, Colo., nationalized April 26, 1915; is now The First National Bank, Hayden, Colo.

BANKS TAKEN OVER BY AND MERGED WITH NATIONAL BANKS

The Cedaredge State Bank, Cedaredge, Colo., merged with The First National Bank, Cedaredge, Colo., January 1, 1915.

Canon State Bank, Canon City, Colo., merged with The First National Bank, Canon City, Colo., April 5, 1915.

The Dolores State Bank, Dolores, merged with The First National Bank, Dolores, Colo., August 19, 1915.

Citizens State Bank, Yuma, merged with The First National Bank, Yuma, Colo., October 27, 1915.

Bank of Palisades, Palisades, merged with The Palisades National Bank, Palisades, Colo., November 20, 1915.

BANKS TAKEN OVER BY AND MERGED WITH STATE BANKS

State Bank of Denver, Denver, taken over by The Commerce State and Savings Bank, Denver, Colo., January 10, 1915.

Fleming Brothers, Bankers, Denver, merged with The Broadway Bank, Denver, Colo., July 13, 1915.

LIQUIDATED BANKS

The Jenks Bank (Private Bank), Denver, Colo., liquidated November 11, 1915.

PRIVATE BANKS INCORPORATED

Erie Bank, Erie, incorporated as The Erie Bank, Erie, Colo., February 18, 1915.

BANKS HAVING INCREASED THEIR CAPITAL

Bank of Manitou, Manitou, Colo., March 3, 1915, increased capital from $10,000.00 to $20,000.00.

BANKS HAVING DECREASED THEIR CAPITAL

The First Bank of Fruita, Fruita, Colo., February 17, 1915, reduced capital from $50,000.00 to $25,000.00.

The Cripple Creek State Bank, Cripple Creek, Colo., March 30, 1915, reduced capital from $50,000.00 to $30,000.00.

BANKS HAVING CHANGED THEIR NAMES

The Colfax Bank, Denver, changed to Union State Bank of Denver, Denver, Colorado, March 1, 1915.

Fourteen Certificates of Authority for banks were issued in 1915, as follows:

Name of Bank	Capital Stock	Certificate Issued
The Eckley State Bank, Eckley	$10,000.00	Jan. 29, 1915
First State Bank of Louisville, Louisville	15,000.00	Feb. 8, 1915
The Erie Bank, Erie	15,000.00	Mar. 16, 1915
The Safety First State and Savings Bank, Alamosa	20,000.00	Apr. 3, 1915
The Stock Growers State Bank of Hugo, Hugo	10,000.00	May 6, 1915
The American State Bank, Granada	10,000.00	June 30, 1915
State Bank of Raymer, New Raymer	10,000.00	Aug. 7, 1915
The Peetz State Bank, Peetz	10,000.00	May 11, 1915
The Fort Morgan State Bank, Fort Morgan	20,000.00	Aug. 24, 1915
Farmers State Bank of Keota, Keota	10,000.00	Aug. 27, 1915
The Red Cliff State Bank, Red Cliff	10,000.00	Sept. 15, 1915
The Farmers State Bank of Brush, Brush	35,000.00	Oct. 9, 1915
The Vona State Bank, Vona	10,000.00	Oct. 19, 1915
First State Bank of Nederland, Nederland	10,000.00	Nov. 10, 1915

CERTIFICATE OF AUTHORITY PENDING

Stockmen's Bank of Collbran, Collbran, $25,000.00, November 18, 1915.

Injunction served restraining the issuance of Certificate of Authority pending litigation.

BANKS NOW IN THE HANDS OF THIS DEPARTMENT IN CHARGE OF SPECIAL DEPUTIES

Romeo State Bank, Romeo.
Louisville Bank, Louisville.
International Bank of Commerce, Pueblo.
The Bank of Crook, Crook.

BANKS IN THE HANDS OF RECEIVERS

State Bank of Rocky Ford, Rocky Ford.
Morrison State Bank, Morrison.
Florence State Bank, Florence.

In the matter of suspended banks above referred to, I wish to state that the Louisville Bank, when taken over by the department, also included in its resources and liabilities the resources and liabilities of the Lafayette Bank and Trust Company, Lafayette, Colorado, through a merger or consolidation under date of December 11, 1914, at which time the said Lafayette Bank and Trust Company retired from the banking business, the said Louisville Bank continuing. Reference is hereby respectfully made to the statement of resources and liabilities made by the special deputy in charge, indicating that while no dividends have as yet been paid, the resources in his hands for realization are of such volume as to warrant the conclusion that ultimately a high percentage of dividend will be realized by the depositors.

In liquidating the affairs of the said bank, I desire further to state that the said deputy has experienced many delays in realization due to generally bad financial conditions within the district wherein the bank conducted its business, brought on by conditions of labor strike existing for a period of about four years, thereby limiting the capacity of patrons to meet their obligations, and depreciating below normal value the securities given for the payment of the same. All of the material difficulties of the said bank had accumulated during the period of the strike and had their inception and existed prior to the beginning of my official incumbency, January 7, 1914; but, due to a large amount of collateral security, together with a substitution of cash for criticised assets, having been turned into the assets of the Louisville Bank and the Lafayette Bank and Trust Company in the latter part of the year 1913, together with an earnest desire on the part of the State Executive that the banks be not closed during the condition of strike which had reached an acute stage in the first half of the year 1914, fearing violent consequences, and also realizing the inevitable consequence of shrinkage of values attendant in every bank failure and having a strong hope

that after a settlement of strike conditions, values would again become normal, and patrons through profitable employment would again be able to protect their obligations, thereby enabling the banks to rally and work out of their difficulties, the communities thus being saved from the distressing consequences usually experienced in bank failures, these banks were permitted to continue under conditions fully as permissible as had applied during a period of three or four years prior to my said official incumbency as State Bank Commissioner, and until their examination on December 1, 1914, at which time the department demanded such betterment of conditions that the stockholders and co-owners of the said banks, after assurances given to the department that they would again put in a large amount of additional securities and cash, decided to merge the two banking institutions as above stated, and continue the Louisville Bank. The said last mentioned bank continued in business until January 13, 1915, at which date it was taken over by this department. Since taking over the bank, the department through its deputy in charge has been acting in close co-operation with the District Court of the district wherein the bank was situated, also under the advice of the Attorney General's office of the State.

I wish further to state that several indictments have been returned by a Grand Jury against sundry officers, co-owners and directors of the said Louisville Bank and the Lafayette Bank and Trust Company for alleged illegal or unpermissible action as a basis for prosecution. These indictments are still pending in the District Court of Boulder County to be determined at a future term of court.

I wish also to state that in the matter of the suspension of the Romeo State Bank, Romeo, Colorado, taken over by this department December 7, 1914, liquidation has been materially delayed due to a number of contingent liabilities having been filed against the bank requiring court determination for their proper adjustment. Thus far, a dividend of 25 per cent has been disbursed to the depositors, and it had been hoped and it so first appeared that the affairs of this bank would be speedily adjusted in manner to pay all depositors in full; later developments, however, revealed such other transactions of possible liability as to occasion delays as above stated. It is also proper to state at this time that Erastus S. Christensen, the former cashier of the said bank, who had been proceeded against upon criminal charges in connection with the failure of the bank, was acquitted in two separate trials, the department being advised that further prosecution may possibly ensue, such further action depending upon the conclusions of the District Attorney having in charge such prosecution.

Concerning the failure of the International Bank of Commerce, Pueblo, Colorado, which was taken over by this department under date of October 2, 1915, I wish to state that this bank surrendered its affairs to the department after having sub-

mitted to a run by its depositors and its cash and reserve practically exhausted.

The special deputy in charge of the bank is diligently engaged in the work of assembling and realizing upon its assets, and while the total amount of ultimate realization is at this time problematical, due to various circumstances developing and conditions discovered since taking over the bank, it is reasonable to conclude that the assets of the bank in the hands of the special deputy or held as collateral for money borrowed, together with what may be realized through liability of stockholders, will go far towards substantially, if not fully, reimbursing the depositors when the final dividend is declared, but, nevertheless, the final results may be deemed to be very much in doubt. Delays have been experienced by the special deputy on account of developments mentioned above which in instances may require court action to determine.

In connection with the failure of the above bank I will also state that a Grand Jury now in session at Pueblo, has found indictments against some of the officials of the bank for alleged illegal and irregular practice and action contributory to the condition of failure of the bank.

In the failure of the Bank of Crook, Crook, Colorado, I wish to state that this bank was taken over by the department under date of October 7, 1915, and a special deputy placed in charge, it having been closed on account of its inability to meet the demands of its creditors in the usual course of business, and a disregard of legal requirements, due very largely to inexperience, incompetency and carelessness.

I am pleased to report that the special deputy in charge has been very successful in his effort to realize for the depositors and has already disbursed two dividends aggregating 70 per cent of deposits, and further advises that he will at an early date be able to cover all deposits; hoping also to be able to restore to the stockholders in sundry assets a substantial reimbursement on capital after all other liabilties have been met.

Fourteen certificates of authority were granted and delivered for new banks in 1915, but you will observe that notwithstanding the creation of such new institutions the total increase of banks under State supervision in 1915 over the year 1914 was only one, the increase in new banks being offset through liquidation, either voluntary or compulsory, or through mergers or nationalization as previously particularized herein.

With regard to the proposed Stockmen's Bank, of Collbran, Collbran, Colorado, I have to report that while I have at all times been ready to comply with the order of the Board which reviewed and reversed my action in denying a certificate of authority, and ordering the issuance of the same, no certificate has as yet been delivered due to the fact of a writ of certiorari having been served upon me as State Bank Commissioner restraining further action until the question of whether or not a certificate of authority shall issue may be finally determined in court.

State banks in receivership are the State Bank of Rocky Ford, Rocky Ford; The Florence State Bank, Florence; The Morrison State Bank, Morrison; these banks being in receivership are being liquidated under the guidance of the District Court of the Judicial District in which the banks respectively were located.

The receivership of the Bank of Grand County as reported in 1914 having been terminated by the court in November, 1915, after having satisfied the claims of all depositors in full.

No change has occurred in the status of the Money Loaning Act, the same being Chapter 108 of the Colorado Session Laws of 1913. The question of its validity is still pending undetermined in the Supreme Court of this State, and little or no further progress has been made in the enforcement of its provisions over the conditions recited in this department's report of 1914. Complaints of violations of the law when reported to this office have in turn been promptly reported for action to the District Attorney of the Judicial District wherein the violation occurred. My views concerning this law as set out in the said report of 1914 have undergone no change, and I believe that this law should be supplanted by a usury law general in its application, sufficiently restrictive to protect from extortion and yet sufficiently liberal as not to destroy the incentive to make small, short-time loans to needy persons who, though in very many instances worthy, are without sufficient financial standing to secure assistance from sources other than the money lender, who in consideration of an advanced rate of interest is willing to assume the risk of making a loan upon security of such character as to be wholly inadequate or impractical for acceptance by a bank.

I will state further that I made some effort before the committees on banking in the last session of the legislature for the introduction and consideration of a usury law of a nature as outlined above, but without success, there being no legislation enacted by the Twentieth General Assembly pertinent to banking, except an act entitled "Banks—Restrictions," Chapter 47, Colorado Session Laws, 1915, extending the time limit for disposal of real property acquired in manner as stated therein to ten years; also an act entitled "Banks—Trust Companies," Chapter 58, Colorado Session Laws, 1915, granting privileges as therein recited, among which is included the authorization to act in the capacities of trustee, executor, administrator and registrar of stocks and bonds; also an act entitled "Crimes—Short Check," Chapter 71, Colorado Session Laws, 1915, to punish the fraudulent giving of checks, etc.

With regard to the Federal Reserve law and its effect upon State banks, I wish to state that the operations of this law have had no disturbing effect whatever; few banks having changed from the Federal to the State, or the State to the Federal system during the year, and such changes being mainly prompted through motives other than that of a desire to withdraw from or belonging to the Federal Reserve system. In this connection it is proper to

state that at the last session of the legislature a bill was introduced for the purpose of granting permission to banks under State supervision to join the Federal Reserve system; this bill was defeated, due very largely to objections on the part of bankers interested in banks under State supervision.

Reporting upon the receipts and expenditures of this office for the fiscal year ending November 30, 1915, as hereinafter tabulated, I desire to call attention that all bank examination fees collected and paid into the State Treasury amounted to a total of $12,563.43, also penalties and mileage collected and paid in amount of $136.11, while all expenses for the corresponding period, including salaries, traveling expenses and stationery, etc., were $12,536.28, or an excess of collections over expenditures of $168.26.

As referred to above, the following is a statement of receipts and expenditures of the office for the fiscal year ending November 30, 1915:

RECEIPTS

298	Examinations	$12,563.43	
	Penalties collected	125.00	
	Mileage collected	16.11	
	Total		$12,704.54

EXPENDITURES

Salaries	$ 8,266.67	
Salary due but not collected	2,100.00	
Traveling expenses	1,680.82	
Stationery, etc. (record of Secretary of State)	488.79	
Total		12,536.28
Excess of receipts over expenditures		$ 168.26

Comparing the above report with the report of the previous fiscal year, it will be observed that 298 examinations were made as against 415 examinations reported in the previous year, resulting in a shrinkage in collections of examination fees of $3,790.71 less than was collected in the preceding fiscal year ending November 30, 1914.

The above showing of shrinkage in the receipts of this department is directly due to the attitude of a majority of the State Auditing Board in refusing to grant necessary traveling expenses to myself and to my deputies during portions of the year, which if allowed, would have enabled the department to examine all banks under State supervision at least twice during the year as required by law, notwithstanding the fact that the department was short one examiner during a portion of the year, the filling of vacancy being delayed on account of uncertainty of payment of salary and of traveling expenses, as no person eligible and competent for such position was available for appointment and service under the condition of uncertainty of compensation until in October, 1915, such uncertainty of salary and expense being due to the attitude of a majority membership of the State Auditing Board, who, notwithstanding the advice of the Attorney General and my several letters of protest and explanation calling at-

tention to the financial loss to the State and a lessened protection to the people, have persisted in the denial of traveling expenses for the State Bank Commissioner since May, 1915, also for all deputies during the month of August, 1915, and for one deputy during the month of October, 1915; the salary of this last mentioned deputy for services in October also having been for a time withheld but ultimately being paid.

In my communications with the State Auditing Board, and more particularly in my letter of August 25, 1915, I reminded the Board of its own regulations and of the law restricting departments from incurring any expense until their requisitions had first been approved by the said Board, stating that if denial of traveling expenses were persisted in, it would prohibit examination of banks located at a distance, no examination fees would be collected from such banks, thus materially lessening the income to the State, the protection to the people would be materially lessened, the law of two examinations each year could not be complied with, this department, instead of being self-supporting, would become an expense to the State, the salaries of officers would in any event have to be paid, the financial loss would be upon the State and the blame for such conditions would be upon members of the State Auditing Board and not upon the State Bank Commissioner.

The above communication is referred to merely to show that diligence was exercised in fully advising the State Auditing Board of the consequences in its failure to fully co-operate with this department, by reason of which there were 117 examinations less in the fiscal year of 1915 than of 1914, with the consequent shrinkage in receipts as previously stated herein.

In connection with the matter of receipts and expenditures I desire to explain that the department has also collected and turned into the State Treasury $100.00 received as license fees under the Money Loaning Act, which is not accounted for in the foregoing statement, it being deemed proper to report such collections as a separate item.

I desire further to state that notwithstanding difficulties and hindrances experienced, this department has accomplished much work of a nature highly protective to the public, but which cannot be particularized due to a wisely imposed legal requirement for official secrecy, and while there have been some criticisms in connection with the failure of banks, the department being conscious that its every official act was based upon an earnest desire to do its best for the public protection in meeting and adjusting difficult conditions, as in its judgment and under legal and at times executive counsel, deemed best, and being also prompted not only by a conception of duty under the law, but guided by the Commissioner's judgment matured by many years of practical banking and general business experiences in the State, feels that it cannot permit itself to be unduly disturbed or influenced or in any wise modify its manner of administration

of the affairs of the office from the common sense methods of administration it believes to have in all instances applied in the past.

It is also proper to state that due to the action of the Governor in appointing, or attempting to appoint a State Bank Commissioner to succeed me in office, a contention exists as to date of expiration of term, also as to whether or not the office of State Bank Commissioner is under the civil service of the State, all employes of the State banking department, including the Commissioner, having complied with the civil service laws as far as lay in their power so to do, and having been recognized by and received their salaries through the approval of the said Civil Service Board, this contention is now pending in legal action to be determined as early as possible in the Supreme Court of the State.

In reviewing the business situation throughout the State as reflected in the condition of banks, it may be observed that the increase in resources during 1915 as herein reported, is the very best evidence of the financial progress made; and while there have been some bank troubles as stated, such difficulties have in each case been traceable to either purely local conditions or to incompetency or carelessness with possible instances of flagrant dishonesty on the part of bank officers, and in no instance were any such troubles traceable to general conditions existing in the State.

In conclusion, I will report that two examiners voluntarily withdrew from the service of this department during the year, and that one new examiner has been added; three special deputies having also been appointed in charge of banks in the hands of the department; and I am pleased to report that all employes have performed their respective duties in a satisfactory manner, with a zeal commendable in public servants for which it is my pleasure to express appreciation, and it is also my desire to thank every State department for any courtesies extended in my administration of the affairs of this office, with particular reference to the legal department for its very frequent and efficient legal assistance given during the year 1915.

Respectfully submitted,

E. E. DRACH,
State Bank Commissioner.

REPORT OF THE CONDITION OF THE FLORENCE STATE BANK, FLORENCE, COLORADO.

In the Hands of Receiver George Wilson, for the Period Ending December 31, 1915.

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless
Bills receivable	$ 30,193.56	$ 5,671.19	$ 39,346.30
Overdrafts	183.44	228.10	512.55
Stocks, bonds, etc.	2,378.55	.....	405.82
Real estate	2,903.44	.....	.....
Furniture and fixtures	1,387.00	.....	1,145.00
Cash	9,605.29	.....	.....
Banking house	.....	.....	.....
Totals	$ 46,651.28	$ 5,899.29	$ 41,409.67

LIABILITIES

Claims proved, for liabilities, shown by books	$152,058.02
Liabilities not proved, as shown by books	10,762.46
Liabilities cancelled by offset and otherwise	8,568.02
Total	$171,388.50

COLLECTIONS

Amount collected by receiver:	
From good assets	$ 56,894.50
From doubtful assets	8,213.99
From worthless assets	1,435.92
Cash on hand at date of suspension	34,064.82
Total collections	$100,609.23

DISPOSITION OF COLLECTIONS

Preferred claims paid	$ 2,586.66
Legal expenses paid	5,403.84
Receiver paid to date	2,500.00
All other expenses	4,096.00
Dividends paid	76,417.44
Balance on hand	9,605.29
Total disbursements and balance	$100,609.23

REPORT OF THE CONDITION OF THE MORRISON STATE BANK, MORRISON, COLORADO.

In the Hands of Receiver M. MacLean, for the Period Ending December 31, 1915.

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless
Bills receivable	$ 1,943.87	$ 408.02	$ 749.89
Overdrafts	15.08	.....	.....
Stocks, bonds, etc.	.....	300.00	.....
Real estate	11,602.86	.....	.....
Furniture and fixtures	865.00	.....	.....
Cash	118.23	.....	.....
Banking house	.....	.....	.....
Totals	$ 14,545.04	$ 708.02	$ 749.89

LIABILITIES

Claims proved, for liabilities, shown by books	$ 2,321.04
Liabilities not proved, as shown by books	.....
Liabilities cancelled by offset and otherwise	727.81
Total	$ 3,048.85
Claims proved as above	.....
Claims established not on bank books	.....
Total claims proved	.....

COLLECTIONS

Amount collected by receiver:	
From good assets	$ 13,962.54
From doubtful assets	71.74

DISPOSITION OF COLLECTIONS

Secured loans paid	$ 1,991.31
Preferred claims paid	824.85
Legal expenses paid	112.76

REPORT OF THE CONDITION OF THE MORRISON STATE BANK, MORRISON, COLORADO—Continued.

COLLECTIONS—Continued

From worthless assets	.....
Cash on hand at date of suspension	908.00
Total collections	$ 14,942.28

DISPOSITION OF COLLECTIONS—Continued

All other expenses	361.41
Dividends paid	11,739.72
Balance on hand	118.23
Total disbursements and balance	$ 14,942.28

REPORT OF THE CONDITION OF THE STATE BANK OF ROCKY FORD, ROCKY FORD, COLORADO.

In the Hands of Receiver G. M. Hall, for Period Ending December 31, 1915.

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless
Bills receivable	$ 20,368.11	$ 50,138.97	$ 9,819.63
Overdrafts	339.58	3,556.79	880.22
Stocks, bonds, etc	.....	.....	.....
Warrants	.....	.....	.....
Judgments, claims, etc	.....	.....	.....
Real estate	.....	.....	.....
Cash items	.....	1,878.00	.....
Due from banks	.....	.....	.....
Furniture and fixtures	.....	.....	.....
Cash	642.40	.....	.....
Total	$ 21,350.09	$ 55,573.76	$ 10,699.85

LIABILITIES

Claims proved, for liabilities, shown by books	$107,854.07
Claims in dispute	.....
Liabilities not proved, as shown by books	7,223.08
Liabilities cancelled by offset and otherwise	285,856.01
Contingent liabilities discharged	122,088.77
Total	$523,021.93
Claims proved as above	$107,854.07
Claims established not on bank books	3,562.74
Total claims proved	$111,416.81

COLLECTIONS

Amount collected by receiver:	
From good assets	$211,785.65
From doubtful assets	60,706.53
From worthless assets	1,112.70
Cash on hand at date of suspension	5,389.07
Total collections	$278,993.95

DISPOSITION OF COLLECTIONS

Secured loans paid	$131,882.14
Preferred claims paid	13,391.78
Legal expenses paid	9,335.33
Receiver paid to date	6,000.00
All other expenses	10,166.19
Dividends paid	54,824.46
Collateral advances	2,907.95
Real estate taken from debtors	49,740.70
Balance on hand	642.40
Total disbursements and balance	$278,993.95

REPORT OF THE CONDITION OF THE BANK OF CROOK, CROOK, COLORADO.

In the Hands of Special Deputy State Bank Commissioner Frank Stansfield, for the Period Ending December 31, 1915.

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless
Bills receivable	$ 8,400.00	$ 2,422.78	$ 1,152.78
Overdrafts	.....	19.99	.....
Stocks, bonds, etc.	35.00	.....	3.50
Real estate	.....	.....	.....
Furniture and fixtures	1,000.00	.....	790.00
Cash	13,736.07	.....	.....
Totals	$ 23,171.07	$ 2,442.77	$ 1,946.28

LIABILITIES

Claims proved, for liabilities, shown by books	$ 23,244.93
Liabilities not proved, as shown by books	262.10
Liabilities cancelled by offset and otherwise	4,013.88
Total	$ 27,520.91
Claims proved as above	$ 23,244.96
Claims established not on bank books	6.67
Total claims proved	$ 23,251.63

COLLECTIONS

Amount collected by special deputy:	
From good assets	$ 12,127.37
From doubtful assets	7,895.86
From worthless assets	1,761.48
Cash on hand at date of suspension	1,798.10
Total collections	$ 23,582.81

DISPOSITION OF COLLECTIONS

Preferred claims paid	.....
Legal expenses paid	$ 16.00
Special Deputy paid to date	300.00
All other expenses	290.69
Dividends paid	9,240.05
Balance on hand	13,736.07
Total disbursements and balance	$ 23,582.81

REPORT OF THE CONDITION OF THE INTERNATIONAL BANK OF COMMERCE, PUEBLO, COLORADO

In the Hands of Special Deputy George H. Sweeney, for the Period Ending December 31, 1915.

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless
Bills receivable up as collateral	$ 5,992.00	$ 33,000.15	$ 10,792.70
Bills receivable with G. H. Sweeney	4,633.45	14,924.87	30,744.88
Overdrafts	.....	97.37	243.46
Stocks, bonds, etc.	3,000.00	2,079.24	.....
Real estate	.....	15,174.17	.....
Furniture and fixtures	.....	4,925.00	.....
Cash	5,222.34	.....	.....
Totals	$ 18,847.79	$ 70,200.80	$ 41,781.04

LIABILITIES

Claims proved, for liabilities shown by books	$ 61,761.08
Liabilities not proved, as shown by books	19,175.45
Liabilities cancelled by offset and otherwise	270.24
Bills payable, W. K. Dudley, trustee	20,349.85
Rediscounts, Interstate Trust Co., Denver	2,849.00
Total	$104,405.62

REPORT OF THE CONDITION OF THE INTERNATIONAL BANK OF COMMERCE, PUEBLO, COLORADO—Continued.

COLLECTIONS

Amount collected by special deputy and W. K. Dudley:	
From good assets, Dudley	$ 5,046.25
From good assets, Sweeney	3,235.85
From doubtful assets, Dudley	5,471.60
From doubtful assets, Sweeney	60.21
From worthless assets, Dudley	1,752.65
From worthless assets, Sweeney	22.18
Cash on hand at date of suspension	1,516.28
Miscellaneous collections	1,987.43
Total collections	$ 19,091.85

DISPOSITION OF COLLECTIONS

Preferred claims paid	None
Legal expenses paid	$ 3.44
Special deputy paid to date	450.00
All other expenses	1,146.17
Balance on hand	5,222.34
Collections of W. K. Dudley, trustee, to apply on bills payable	12,269.90
Total disbursements and balance	$ 19,091.85

REPORT OF THE CONDITION OF THE LOUISVILLE BANK, LOUISVILLE, COLORADO.

In the Hands of Special Deputy Everett Owens, for the Period Ending December 31, 1915.

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless
Bills receivable:			
In special deputy's hands	$ 47,044.08	$ 53,566.16	$ 73,356.43
As collateral with City Bank and Trust Co.	15,429.62	750.70	908.60
As collateral with National Surety Company	29,693.80	.....	2,961.77
National Surety Co. collections	7,063.14	.....	.....
Miller Farms Co. Guarantee	839.06	53,500.00	.....
Totals	$100,069.70	$107,816.86	$ 77,226.80
Overdrafts	817.87	73.35	2,215.44
Securities in special deputy's hands	7,578.77	104,247.00	40,648.25
As collateral with City Bank and Trust Co	5,345.85	8,500.00	1,870.00
Real estate	19,915.00	.....	.....
Banking houses	13,000.00	.....	.....
Furniture and fixtures	1,885.00	.....	.....
Cash	4,047.06	.....	.....
Totals	$152,659.24	$220,637.21	$121,960.49

AMOUNTS COLLECTED BY SPECIAL DEPUTY

	Good	Doubtful	Worthless
Loans and discounts	$ 16,185.34	$ 2,724.00	$ 980.99

LIABILITIES

Claims proved and allowed	$101,843.47
Liabilities not proved	164,533.65
Liabilities cancelled by offset and otherwise	7,298.25
Total	$273,675.37

DISPOSITION OF COLLECTIONS

Secured loans paid	$ 11,485.00
Preferred claims paid	8,865.96

Interest	1,775.28	.....	.....
Rents	1,815.33	.....	.....
Overdrafts	817.87	.....	.....
Banks	1,917.29	.....	.....
Chattels	138.65	.....	.....
Miscellaneous	1,201.98	.....	.....
Cash from State Bank Commissioner	4,072.87	.....	.....
Totals	$ 27,924.61	$ 2,724.00	$ 980.99
Total collections			$ 31,629.60

Salaries—	
Special deputy, $1,650.00; all others, $533.05	2,183.05
Insurance and bonds	726.29
Postage	56.00
Court costs	87.13
Taxes paid	1,587.65
Printing and stationery	64.08
Telephone and telegraph	27.93
Property repairs	649.08
Secured loans cancelled by court order	1,300.00
General expense	550.38
Cash on hand	4,047.05
Total	$ 31,629.60
Total disbursements and cash on hand	$ 31,629.60

REPORT OF THE CONDITION OF THE ROMEO STATE BANK, ROMEO, COLORADO.

In the Hands of Special Deputy State Bank Commissioner Homer Neel, for the Period Ending December 31, 1915.

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless
Bills receivable	$ 2,440.41	$ 4,919.95	$ 20,840.43
Overdrafts	.....	5.18	.....
Stocks, bonds, etc.	100.00	.....	.....
Real estate	.....	.....	.....
Furniture and fixtures	1,000.00	550.00	.....
Cash	5,035.60	.....	.....
Banking house	.....	.....	.....
Hamilton National Bank, Denver	2,439.78	.....	.....
Totals	$ 11,015.79	$ 5,475.13	$ 20,840.43
Claims filed against surety companies unclassified			$ 19,805.43

LIABILITIES

Claims proved, for liabilities, shown by books	$ 6,600.93
Liabilities not proved, as shown by books	7,696.98
Liabilities cancelled by offset and otherwise	4,159.97
Total	$ 18,457.88
Claims proved as above	$ 6,600.93
Claims established not on bank books	275.00
Total claims proved	$ 6,875.93

COLLECTIONS

Amount collected by special deputy:	
From good assets	$ 6,709.53
From doubtful assets	1,068.82
From worthless assets	.....
Cash on hand at date of suspension	1,669.28
Hamilton National Bank, Denver, date of suspension	2,439.78
Total collections	$ 11,887.41

DISPOSITION OF COLLECTIONS

Preferred claims paid	.....
Legal expenses paid	$ 1,556.63
Special deputy paid to date	.....
All other expenses	959.38
Dividends paid	1,647.27
Balance on hand	5,935.60
Collected for share	238.75
Hamilton National Bank, Denver	2,439.78
Total disbursements and balance	$ 11,887.41

ABSTRACT OF TOTALS OF ALL CALL REPORTS FOR THE YEAR 1915, MADE BY THE STATE BANKS, PRIVATE BANKS, SAVINGS BANKS AND TRUST COMPANIES.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915	Special Call Nov. 10, 1915
Loans and discounts (unsecured)	$11,745,858.00	$11,991,024.32	$12,001,144.23	$12,768,512.35	$12,949,263.06	$12,948,383.81
Loans and discounts (secured by collateral)	14,116,384.80	13,585,773.12	13,824,610.04	13,924,527.17	14,793,688.22	15,136,543.11
Loans on real estate	4,960,020.63	4,881,456.35	4,800,817.37	4,968,362.89	4,932,591.99	5,040,070.66
Overdrafts (secured and unsecured)	156,631.69	121,747.53	93,875.78	97,373.97	108,576.26	150,281.50
United States bonds	24,300.00	3,080.00	2,080.00	2,080.00	2,080.00	3,080.00
Bonds to secure postal savings	357,302.00	338,434.00	335,434.00	334,434.00	327,434.00	320,434.00
Other bonds and securities	8,639,366.66	8,794,147.66	8,754,772.74	8,927,196.57	9,392,754.45	9,403,570.71
Premium on bonds	9,395.51	8,455.31	9,281.15	9,983.70	9,580.13	11,079.18
Furniture and fixtures	484,620.32	475,548.60	476,532.84	472,325.90	546,866.81	546,557.72
Banking house	716,697.54	693,655.87	694,193.57	734,772.22	768,589.87	800,102.98
Other real estate	677,604.89	688,941.97	735,885.32	749,929.51	788,558.45	755,865.88
Due from banks (not reserve banks)	1,141,212.89	800,988.71	370,410.15	317,045.37	372,853.85	389,980.28
Cash items (not including checks on other banks)	68,630.38	42,787.08	56,412.86	43,748.59	50,675.94	51,435.20
Due from reserve banks	10,236,455.37	10,624,889.98	10,914,045.22	10,092,395.76	10,155,537.25	12,853,361.72
Checks on other banks	295,546.67	179,098.78	225,976.36	169,432.11	230,707.76	300,478.10
Currency	1,472,905.00	1,346,443.00	1,296,521.00	1,313,498.00	1,474,041.00	1,402,461.00
Gold	595,696.00	545,007.00	498,007.50	568,297.50	525,465.5	482,554.50
Silver and fractional coin	245,621.44	245,751.68	222,638.22	255,793.97	261,030.89	241,741.54
Expense account	5,949.47	8,047.96	8,584.74	85,767.01	123,335.65	7,857.17
Other resources	44,909.91	50,810.06	62,956.34	8,188.48	14,066.15	124,297.97
Total	$55,995,109.17	$55,426,088.97	$55,384,279.43	$55,829,612.64	$57,827,697.23	$60,984,489.46
LIABILITIES.						
Capital stock	$ 6,737,100.00	$ 6,697,100.00	$ 6,659,100.00	$ 6,689,100.00	$ 6,714,100.00	$ 6,729,100.00
Surplus fund	2,169,283.18	2,207,687.85	2,204,096.52	2,214,566.48	2,233,853.97	2,244,385.96
Undivided profits, net	751,584.03	629,006.97	721,427.13	864,123.09	655,308.44	879,006.85
Bills payable	622,262.99	485,501.96	546,957.41	643,876.42	657,432.87	508,384.41
Notes rediscounted	40,941.31	53,110.25	42,287.23	60,868.63	74,320.16	91,348.59
Savings accounts	17,017,206.49	16,837,300.58	17,271,268.88	17,903,688.15	18,074,832.26	18,748,371.67
Postal savings accounts	218,929.79	215,585.88	213,808.74	211,342.64	212,815.58	209,388.93
Trust funds	623,822.01	486,610.63	405,490.95	394,415.03	358,127.55	428,756.62
Dividends unpaid	71,476.50	2,561.42	2,412.55	2,172.55	2,080.60	2,064.60
Individual deposits	20,042,553.37	20,333,451.15	19,406,432.14	18,662,767.10	19,940,646.55	21,973,614.48
Due to banks (not reserve banks)	812,043.14	813,301.85	761,563.49	690,570.53	881,883.93	1,121,447.82
Due to reserve banks	110,901.04	132,806.86	25,920.13	25,442.19	26,362.20	73,090.85
Demand certificates of deposit	1,150,381.69	1,031,236.39	1,102,108.65	1,080,090.05	1,119,596.93	1,126,473.06
Time certificates of deposit	4,996,678.12	4,869,923.15	5,156,354.41	5,730,732.87	6,145,285.18	5,953,307.68
Certified checks	53,378.31	66,328.05	81,889.43	79,146.51	62,002.51	85,909.58
Cashier's checks	479,667.47	402,480.29	579,256.82	349,751.87	438,930.74	543,381.57
Reserved for interest	16,258.99	67,742.00	121,445.48	148,156.54	69,868.00	112,990.96
Reserved for taxes	49,415.77	51,804.77	51,008.12	43,364.02	24,238.53	41,517.65
Other liabilities	31,164.97	42,548.92	31,451.35	35,437.97	136,011.23	101,948.18
Total	$55,995,109.17	$55,426,088.97	$55,384,279.43	$55,829,612.64	$57,827,697.23	$60,984,489.46

TOTAL RESOURCES AND LIABILITIES OF ALL BANKS IN COLORADO AT CLOSE OF BUSINESS, NOVEMBER 10, 1915.

(This includes 119 National Banks, 159 State and Savings Banks, 32 Private Banks and 19 Trust Companies, or a Total of 329 Banks.)

RESOURCES.

Loans and discounts	$104,958,329.09	
Overdrafts	192,831.76	
United States bonds	9,772,582.40	
Bonds to secure postal savings, state banks	320,434.00	
Other bonds, securities and premiums	28,088,834.79	
Furniture and fixtures	1,079,372.83	
Banking house	2,573,714.19	
Other real estate	2,040,083.73	
Due from banks (not reserve banks)	13,587,255.76	
Cash items and exchange for clearing house	1,559,684.84	
Due from reserve banks	34,429,084.65	
Checks on other banks	1,216,017.89	
Notes of other national banks	1,138,476.00	
Federal reserve note	14,130.00	
Cash on hand	10,465,074.03	
Redemption fund and due from U. S. treasury	44,841.83	
Expense account	124,297.97	
Customers' liability under letters of credit	469,925.50	
Other resources	3,555.00	
Total		$212,078,506.26

LIABILITIES.

Capital stock	$ 16,934,100.00	
Surplus fund	8,608,185.96	
Undivided profits, net	3,444,661.17	
Amount outstanding, national bank notes	8,444,947.50	
Notes rediscounted and bills payable	1,483,989.63	
Postal savings accounts, state banks	209,388.93	
Dividends unpaid	6,776.60	
Deposits	146,582,351.20	
Due to banks (not reserve banks)	25,929,983.98	
Due to reserve banks	75,306.71	
Reserved for interest, state banks	122,990.96	
Reserved for taxes, state banks	41,517.65	
United States bonds borrowed	26,000.00	
Letters of credit	65,344.43	
Other liabilities	102,961.54	
Total		$212,078,506.26

ABSTRACT OF REPORTS MADE TO THE COMPTROLLER OF THE CURRENCY, SHOWING THE CONDITION OF THE NATIONAL BANKS IN THE STATE OF COLORADO AT CLOSE OF BUSINESS, NOVEMBER 10, 1915.

RESOURCES.

Loans and discounts	$ 71,833,331.51	
Overdrafts	42,550.26	
United States bonds	9,769,452.40	
Other bonds, securities, etc. (other than stocks)	16,177,544.66	
Stocks, including premium on same	1,976,040.24	
Stock in federal reserve bank	520,600.00	
Banking house	1,773,711.21	
Furniture and fixtures	532,415.11	
Other real estate owned	1,284,217.85	
Due from federal reserve bank	2,417,557.06	
Due from approved reserve agents	19,158,165.87	
Due from banks and bankers (other than above)	13,197,275.48	
Exchanges for clearing house, cash items	1,508,249.64	
Other checks on banks in the same place	618,407.68	
Outside checks and other cash items	297,162.11	
Notes of other national banks	1,138,476.00	
Federal reserve notes	14,130.00	
Total specie	7,215,215.56	
Legal-tender notes	1,109,049.00	
Redemption fund and due from U. S. treasury	469,925.50	
Customers' liability under letters of credit	3,555.00	
Other assets	36,984.66	
Total		$151,094,016.80

LIABILITIES.

Capital stock paid in	$ 10,205,000.00	
Surplus fund	6,363,800.00	
Undivided profits, less expenses and taxes paid	2,565,054.32	
Amount outstanding	8,444,947.50	
Due to approved reserve agents	2,215.86	
Due to banks and bankers (other than above)	24,808,536.16	
Dividends unpaid	4,712.00	
Demand deposits	72,208,354.95	
Time deposits	25,514,781.59	
United States bonds borrowed	26,000.00	
Notes and bills rediscounted	284,256.63	
Bills payable	600,000.00	
Letters of credit	65,344.43	
Liabilities other than those above stated	1,013.36	
Total		$151,094,016.80

NO. 208, STATE BANK.

FIRST STATE BANK OF AGUILAR, AGUILAR, COLORADO.

F. O. Carson, President; D. B. Carson, Cashier.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 29,624.01	$ 30,303.31	$ 28,154.28	$ 31,715.75	$ 30,694.04
Loans and discounts (secured by collateral)	4,682.20	9,664.18	9,799.28	8,617.76	9,238.08
Loans on real estate	7,473.16	4,395.80	4,395.80	4,432.30	4,455.30
Overdrafts (secured and unsecured)	776.00	73.21	54.84	29.83	73.73
Bonds to secure postal savings	1,000.00	1,000.00	.....	.....	.....
Other bonds and securities	2,946.44	2,946.44	3,946.44	2,426.34	1,419.58
Furniture and fixtures	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate	6,618.15	8,324.71	8,330.46	8,342.46	8,624.27
Due from banks (not reserve banks)	2,513.43	1,994.73	.....	.....	.....
Due from reserve banks	7,742.31	8,503.92	7,468.14	9,366.72	7,724.71
Currency	6,389.00	3,902.00	3,099.00	1,451.00	2,970.00
Gold	1,075.00	170.00	500.00	640.00	670.00
Silver and fractional coin	1,584.06	1,259.13	692.88	1,332.63	1,150.36
Other resources	.....	.....	.....	1,989.70	1,177.55
Total	$ 74,423.76	$ 74,537.43	$ 68,441.12	$ 72,344.49	$ 70,197.62
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	100.00	200.00	200.00	200.00	200.00
Undivided profits, net	658.15	178.93	71.08	464.89	717.17
Bills payable	.....	.....	5,000.00	8,000.00	8,000.00
Individual deposits	42,306.64	42,973.81	30,301.51	31,240.31	29,023.36
Due to banks (not reserve banks)	.....	.....	2,918.97	1,736.52	316.27
Time certificates of deposit	16,232.81	16,184.69	14,909.81	15,086.81	16,715.28
Certified checks	121.77	.....	.....	.....	.....
Cashier's checks	4.39	.....	39.75	615.96	225.54
Total	$ 74,423.76	$ 74,537.43	$ 68,441.12	$ 72,344.49	$ 70,197.62

Examined June 16, 1915.
Directors—F. O. Carson, Daisy B. Carson, H. M. Stockwell.

NO. 3, PRIVATE BANK.

THE BANK OF AKRON, AKRON, COLORADO.

George Murray, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 14,564.39	$ 23,230.68	$ 26,457.23	$ 27,468.03	$ 29,642.74
Loans and discounts (secured by collateral)	52,485.81	43,779.25	44,919.95	49,773.20	50,113.05
Loans on real estate	17,247.27	17,811.94	16,782.79	19,044.79	19,044.79
Overdrafts (secured and unsecured)	151.10	496.75	236.77	16.29	53.70

BANK OF AKRON, AKRON, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Furniture and fixtures	1,250.00	500.00	500.00	500.00	500.00
Banking house	9,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Due from reserve banks	25,285.81	20,788.44	24,389.11	14,205.79	10,649.36
Checks on other banks	202.15	44.00	5.00	24.80	86.55
Currency	5,632.00	6,165.00	4,679.00	6,142.00	3,312.00
Gold	275.00	320.00	440.00	540.00	545.00
Silver and fractional coin	1,087.01	972.91	1,217.99	1,164.23	709.79
Total	$ 127,180.54	$ 121,108.97	$ 126,627.84	$ 125,879.13	$ 121,656.98
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	5,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	14,565.48	700.00	432.27	544.31	181.42
Bills payable	.....	.....	.....	6,000.00	6,000.00
Individual deposits	50,813.59	50,892.78	59,325.05	52,402.88	49,539.50
Time certificates of deposit	41,771.47	38,673.49	36,070.52	36,056.94	35,936.06
Reserved for interest	.....	342.70	300.00	300.00	.....
Reserved for taxes	.....	500.00	500.00	575.00	.....
Total	$ 127,180.54	$ 121,108.97	$ 126,627.84	$ 125,879.13	$ 121,656.98

Examined Feb. 11, 1915.
Owner—George Murray.

NO. 286, STATE BANK.

THE SAFETY FIRST STATE AND SAVINGS BANK, ALAMOSA, COLORADO.

M. G. Spriestersbach, President; Ashmer Meloney, Vice-President; John Spriestersbach, Cashier; E. H. Kilpatrick, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)			$ 641.50	$ 4,761.52	$ 13,115.40
Loans and discounts (secured by collateral)			1,685.00	3,560.00	11,242.93
Loans on real estate			4,100.00	8,425.00	9,525.00
Other bonds and securities			2,014.15	3,522.06	5,756.37
Furniture and fixtures			1,000.00	1,000.00	1,150.00
Banking house			3,500.00	3,500.00	3,500.00
Due from banks (not reserve banks)			7,458.40	29.30	1,440.31
Due from reserve banks			7,790.20	18,566.40	5,388.46
Checks on other banks			181.80	246.87	709.81
Currency			5,216.00	4,608.00	4,543.00
Gold			40.00	187.50	242.50
Silver and fractional coin			436.74	1,079.51	833.11
Expense account			151.55	496.25	216.31
Total			$ 34,215.34	$ 49,982.41	$ 57,663.20

LIABILITIES.			
Capital stock	$ 20,000.00	$ 20,000.00	$ 20,000.00
Savings accounts	937.23	6,937.26	12,710.56
Individual deposits	13,151.66	15,784.75	18,172.96
Time certificates of deposit	100.00	840.00	6,115.00
Cashier's checks	26.45	6,420.40	664.68
Total	$ 34,215.34	$ 49,982.41	$ 57,663.20

Examined June 15, 1915.
Directors—Ashmer Meloney, Mathilda G. Spriestersbach, John Spriestersbach.

NO. 273, STATE BANK.

THE BANK OF ALMA, ALMA, COLORADO.

J. Fred Singleton, President; Carrie F. Singleton, Vice-President; John C. Singleton, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 7,995.42	$ 7,440.42	$ 9,980.00	$ 8,960.50	$ 5,305.00
Loans and discounts (secured by collateral)	3,650.00	3,350.00	3,090.97	4,253.97	4,703.97
Loans on real estate	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Overdrafts (secured and unsecured)	195.66	37.96	.....	7.75	.....
Other bonds and securities	38,000.00	38,000.00	38,000.00	38,000.00	38,000.00
Furniture and fixtures	825.00	825.00	825.00	825.00	825.00
Banking house	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks (not reserve banks)	5,669.34	4,876.58	11,078.94	12,083.34	11,516.59
Due from reserve banks	13,777.53	17,255.40	16,302.80	11,550.63	35,846.01
Checks on other banks	3,286.00	.....	.....	34.30	5.85
Currency	1,270.00	2,064.00	2,730.00	2,133.00	1,849.00
Gold	154.71	1,055.00	1,385.00	1,720.00	1,310.00
Silver and fractional coin	.....	435.11	224.24	416.83	235.67
Total	$ 80,823.66	$ 81,339.47	$ 89,616.95	$ 85,985.32	$ 105,597.09
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	447.59	574.61	830.54	1,886.69	2,613.03
Individual deposits	34,549.02	36,500.09	37,681.44	36,333.31	50,177.71
Demand certificates of deposit	5,387.88	5,229.50	4,779.73	3,852.08	2,897.05
Time certificates of deposit	15,439.17	14,035.24	21,325.24	18,913.24	24,909.30
Total	$ 80,823.66	$ 81,339.47	$ 89,616.95	$ 85,985.32	$ 105,597.09

Examined September 22, 1915.
Directors—Carrie F. Singleton, J. Fred Singleton, John C. Singleton.

NO. 218, STATE BANK.

THE COMMERCIAL STATE BANK, ANTONITO, COLORADO.

George Riedel, President; E. Rockhill, Vice-President; J. DeLongchamps, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 80,135.63	$ 83,042.04	$ 82,013.00	$ 78,175.19	$ 84,655.36
Loans and discounts (secured by collateral)	84,506.62	81,408.25	75,873.61	67,177.80	64,379.77
Loans on real estate	12,698.45	10,539.73	14,625.16	11,625.16	13,258.88
Overdrafts (secured and unsecured)	1,616.76	397.96	1,757.74	2,117.36	421.36
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	1,179.47	2,371.58	2,413.74	2,955.14	4,913.80
Furniture and fixtures	4,200.00	4,200.00	4,200.00	4,200.00	4,200.00
Banking house	720.00	.....	.....	.....	.....
Other real estate	.....	720.00	720.00	620.00	1,191.37
Cash items (not including checks on other banks)	.....	282.50	61.45	91.31	20.00
Due from reserve banks	66,647.35	29,772.62	24,997.45	26,023.65	28,176.91
Currency	1,864.00	6,680.00	4,784.00	4,904.00	4,660.00
Gold	130.00	405.00	790.00	1,225.00	215.00
Silver and fractional coin	1,031.23	939.25	1,302.93	1,036.55	629.57
Other resources	.....	788.65	788.65	.....	.....
Total	$ 255,729.51	$ 222,555.58	$ 215,327.73	$ 201,151.16	$207,722.02
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	3,300.00	3,300.00	3,300.00	3,300.00	3,300.00
Undivided profits, net	7,183.49	98.33	1,834.25	1,762.22	2,969.07
Bills payable	10,000.00	.....	.....	.....	.....
Postal savings accounts	131.94	133.61	133.61	133.61	135.28
Individual deposits	162,945.81	149,033.26	134,218.22	108,129.13	93,061.49
Due to banks (not reserve banks)	.....	.....	.....	.....	20,000.00
Time certificates of deposit	39,945.83	44,399.63	45,287.97	62,546.66	62,459.39
Certified checks	5,445.00	.....	.....	33.10	.....
Cashier's checks	1,777.44	590.75	5,553.68	246.44	796.79
Total	$ 255,729.51	$ 222,555.58	$ 215,327.73	$ 201,151.16	$207,722.02

Examined June 10, 1915.
Directors—George Riedel, Henry F. Jordon, E. Rockhill, James B. Neff, J. T. Allen.

NO. 4, STATE BANK.

LINCOLN STATE BANK, ARRIBA, COLORADO.

J. D. Kennedy, President; E. J. Kennedy, Vice-President; Hazel Brannen, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 7,806.83	$ 8,265.87	$ 5,555.33	$ 6,412.98	$ 8,701.16
Loans and discounts (secured by collateral)	7,026.85	4,091.57	7,506.39	7,147.56	8,856.55
Loans on real estate	7,132.75	7,546.75	8,671.75	9,196.75	8,625.00

Overdrafts (secured and unsecured)	862.72	1,552.79	5,147.49	1,434.74	428.96
Other bonds and securities	695.55	1,083.32	888.50	238.50	160.00
Furniture and fixtures	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Banking house	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Other real estate	697.00	2,966.00	2,269.00	2,772.22	2,772.22
Cash items (not including checks on other banks)	.....	185.00	131.00	.....	.....
Due from reserve banks	5,131.00	197.18	1,297.77	2,030.99	1,917.54
Currency	831.00	715.00	220.00	154.00	860.00
Gold	10.00	85.00	5.00	10.00	.....
Silver and fractional coin	430.33	235.05	125.46	220.12	223.16
Expense account	108.80	.....	.....	.....	107.53
Total	$ 33,232.83	$ 29,423.53	$ 34,317.69	$ 32,117.86	$ 35,152.12
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	278.41	.....	.....	.....
Undivided profits, net	.....	.....	611.03	287.70	.....
Bills payable	2,500.00	2,500.00	2,500.00	5,500.00	1,500.00
Individual deposits	19,306.13	15,488.77	19,741.31	15,419.63	17,968.40
Demand certificates of deposit	.....	.....	800.00	30.00	626.55
Time certificates of deposit	1,426.70	1,156.35	665.35	880.53	2,057.17
Total	$ 33,232.83	$ 29,423.53	$ 34,317.69	$ 32,117.86	$ 35,152.12

Examined July 13, 1915.
Directors—C. G. Carlson, E. J. Kennedy, J. D. Kennedy.

NO. 257, STATE BANK.

FIRST STATE BANK OF ARVADA, ARVADA, COLORADO.

Peter Peterson, President; John F. White, Vice-President; A. E. White, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 7,135.86	$ 8,063.55	$ 13,316.45	$ 22,139.45	$ 20,451.00
Loans and discounts (secured by collateral)	8,933.95	10,013.95	10,690.00	14,014.00	13,225.32
Loans on real estate	2,500.00	2,500.00	4,695.00	2,875.00	2,875.00
Furniture and fixtures	1,083.95	1,083.95	1,098.95	1,098.95	1,098.95
Due from banks (not reserve banks)	36.25	33.78	.....	.....	.....
Cash items (not including checks on other banks)	.....	.....	17.50	.....	.....
Due from reserve banks	1,502.69	7,806.74	2,514.16	2,066.93	9,068.69
Checks on other banks	19.25	78.50	222.21	5.41	8.29
Currency	264.00	379.00	368.00	622.00	2,250.00
Gold	.....	67.50	67.50	247.50	145.00
Silver and fractional coin	296.24	239.50	168.25	195.07	597.94
Expense account	421.04	411.84	264.74	.....	.....
Total	$ 22,193.23	$ 30,678.31	$ 33,422.76	$ 43,264.31	$ 49,720.19

FIRST STATE BANK OF ARVADA, ARVADA, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	.....	.....	.....	254.59	530.51
Savings accounts	1,404.07	1,629.46	1,812.16	1,464.63	2,933.54
Individual deposits	6,484.02	14,930.73	17,375.48	23,092.12	28,335.17
Due to reserve banks	.....	.....	.....	2,500.00	2,500.00
Time certificates of deposit	4,280.14	4,083.12	4,235.12	5,937.97	5,292.97
Cashier's checks	25.00	35.00	.....	15.00	128.00
Total	$ 22,193.23	$ 30,678.31	$ 33,422.76	$ 43,264.31	$ 49,720.19

Examined May 21, 1915.
Directors—C. E. Allen, James T. Kennedy, Peter Peterson, John H. Schultz, John F. White.

NO. 7, STATE BANK.

THE ASPEN STATE BANK, ASPEN, COLORADO.

D. R. C. Brown, President; L. A. W. Brown, Vice-President; George R. Cole, Cashier; Roy Epperson, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 33,231.34	$ 39,191.28	$ 38,836.28	$ 27,804.00	$ 32,269.94
Loans and discounts (secured by collateral)	90,069.78	91,365.05	91,655.22	106,517.44	117,207.44
Loans on real estate	49,300.00	45,880.00	44,930.00	44,980.00	34,055.00
Overdrafts (secured and unsecured)	1,632.20	127.60	763.19	935.63	2,132.87
Other bonds and securities	76,185.60	76,188.75	76,151.25	76,100.00	75,600.00
Due from banks (not reserve banks)	1,857.62	3,334.78	6,784.98	1,104.19	15.64
Cash items (not including checks on other banks)	78.30	7.15	.....	63.50	.....
Due from reserve banks	56,241.65	61,657.39	61,657.52	54,659.38	63,078.41
Currency	20,934.00	14,631.00	16,435.00	15,124.00	16,769.00
Gold	16,440.00	16,335.00	14,350.00	11,890.00	12,605.00
Silver and fractional coin	2,631.25	2,036.80	1,822.70	1,972.25	2,216.60
Total	$ 348,601.74	$ 350,754.80	$ 353,386.14	$ 341,150.39	$ 355,949.90
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	1,137.32	1,576.06	1,524.98	2,704.51	1,406.34
Individual deposits	194,767.71	198,824.97	202,670.33	183,925.49	194,121.05
Demand certificates of deposit	20,640.00	14,853.00	14,244.41	10,720.00	9,548.80
Time certificates of deposit	91,663.73	95,115.38	94,713.36	103,740.76	104,699.58
Certified checks	35.00	.....	.....	.....	4,951.60
Cashier's checks	357.98	384.03	231.50	52.10	1,222.80
Other liabilities	.....	1.36	1.56	7.53	.33
Total	$ 348,601.74	$ 350,754.80	$ 353,386.14	$ 341,150.39	$ 355,949.90

Examined March 10, 1915; September 9, 1915.
Directors—D. R. C. Brown, L. A. W. Brown, G. B. Brown, George R. Cole, C. E. Doolittle.

NO. 199, STATE BANK.

STATE BANK OF AUSTIN, AUSTIN, COLORADO.

J. A. Whiting, President; A. E. Miller, Vice-President; E. Stabler, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 13,551.35	$ 11,801.07	$ 13,528.63	$ 15,619.43	$ 16,810.17
Loans and discounts (secured by collateral)	11,667.10	13,430.15	14,073.10	13,976.45	14,236.25
Loans on real estate	3,402.00	2,152.00	2,102.00	2,102.00	2,052.00
Overdrafts (secured and unsecured)	348.64	92.30	117.31	1.32	.87
Other bonds and securities	2,717.97	2,910.36	2,672.84	2,573.09	2,209.61
Furniture and fixtures	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Banking house	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Other real estate	372.85	372.85	372.85	372.85	372.85
Due from banks (not reserve banks)	2,810.11	5,830.86	1,329.52	1,144.48	1,711.32
Cash items (not including checks on other banks)	100.00	.....	.....	31.15	.....
Due from reserve banks	9,932.72	9,324.97	5,714.91	5,633.92	6,128.29
Checks on other banks	85.25	10.09	.....	.....	56.45
Currency	882.00	397.00	898.00	670.00	712.00
Gold	185.00	250.00	130.00	210.00	380.00
Silver and fractional coin	413.75	550.17	390.60	321.19	288.89
Total	$ 50,268.74	$ 50,921.82	$ 45,129.76	$ 46,455.88	$ 48,758.70
LIABILITIES.					
Capital stock	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00
Surplus fund	.....	.....	3,000.00	3,000.00	3,000.00
Undivided profits, net	3,591.51	3,741.88	769.51	1,631.31	1,121.35
Bills payable	.....	.....	2,000.00	2,000.00	2,000.00
Individual deposits	33,189.53	33,795.03	22,684.99	21,167.45	23,113.06
Time certificates of deposit	1,484.70	1,384.91	4,675.23	7,257.09	7,521.29
Total	$ 50,268.74	$ 50,921.82	$ 45,129.76	$ 46,455.88	$ 48,758.70

Examined March 9, 1915; September 17, 1915.

Directors—Austin E. Miller, Porter Plumb, W. E. Steele, Edmund Stabler, J. A. Whiting.

NO. 196, STATE BANK.

FARMERS AND MERCHANTS BANK, BAYFIELD, COLORADO.

W. A. Bay, President; J. S. Hatcher, Vice-President; A. A. Keith, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 9,383.37	$ 9,952.00	$ 12,045.62	$ 11,010.72	$ 13,657.87
Loans and discounts (secured by collateral)	39,421.40	30,223.60	32,600.75	34,708.70	32,225.05
Loans on real estate	4,548.50	2,870.50	4,843.50	4,843.50	4,843.50
Overdrafts (secured and unsecured)	8.38	43.84	24.25	13.13	11.88
Other bonds and securities	834.70	715.32	825.61	647.10	647.10
Furniture and fixtures	1,941.60	2,000.00	2,000.00	2,028.00	2,028.00

FARMERS AND MERCHANTS BANK, BAYFIELD, COLORADO—Continued

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Banking house	2,500.00	2,500.00	2,500.00	2,500.00	2,654.50
Other real estate	.....	1,993.65	.....	.....	.....
Cash items (not including checks on other banks)	.....	.....	30.00	.....	.....
Due from reserve banks	19,233.84	7,420.69	11,188.50	4,968.14	4,711.66
Checks on other banks	24.37	46.06	226.45	.....	.....
Currency	1,340.00	738.00	514.00	927.00	742.00
Gold	60.00	145.00	235.00	280.00	340.00
Silver and fractional coin	571.63	821.01	534.70	597.04	661.64
Other resources	293.65	.....	626.92	962.40	1,295.26
Expense account	.....	623.38	.....	.....	.....
Total	$ 80,161.44	$ 60,093.05	$ 68,195.33	$ 63,515.73	$ 63,821.46
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	1,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net	5,197.38	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....	4,500.00
Notes rediscounted	.....	4,961.95	4,961.95	4,961.95	8,941.75
Individual deposits	51,943.11	35,821.32	32,209.81	29,109.15	23,004.04
Time certificates of deposit	6,114.25	1,104.25	12,704.25	10,409.25	9,310.50
Cashier's checks	906.70	205.53	319.32	1,035.38	65.17
Total	$ 80,161.44	$ 60,093.05	$ 68,195.33	$ 63,515.73	$ 63,821.46

Examined Feb. 9, 1915.
Directors—W. A. Bay, Fred Catchpole, J. S. Hatcher, C. E. Van Dusen.

NO. 148, STATE BANK.

BLANCA STATE BANK, BLANCA, COLORADO.

W. G. Bean, President; A. M. Weaver, Vice-President; J. M. Pinney, Cashier; Edwin M. Bean, Asst. Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 8,029.32	$ 9,327.63	$ 9,026.42	$ 9,151.20	$ 10,662.41
Loans and discounts (secured by collateral)	2,992.87	4,499.37	3,102.37	2,292.00	2,282.00
Loans on real estate	4,853.50	4,708.50	3,008.50	3,008.50	2,855.50
Overdrafts (secured and unsecured)	253.48	66.24	44.10	44.11	.....
Other bonds and securities	945.00	402.40	916.67	1,570.33	1,697.53
Furniture and fixtures	854.17	854.17	854.17	854.17	854.17
Other real estate	7,243.56	7,243.56	9,124.56	8,030.34	6,965.58
Cash items (not including checks on other banks)	.....	147.03	.....	.....	.....
Due from reserve banks	6,557.36	6,812.10	5,182.39	4,941.02	3,485.03
Checks on other banks	.....	.....	.....	24.12	86.97

Currency	1,031.00	1,034.00	1,038.00	1,311.00	809.00
Gold	50.00	30.00	120.00	.....	55.00
Silver and fractional coin	273.46	212.39	198.35	123.54	267.70
Total	$ 33,083.72	$ 35,337.39	$ 32,615.53	$ 31,350.33	$ 30,020.89
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	1,445.39	1,057.25	1,192.94	1,500.81	1,170.32
Individual deposits	19,919.28	21,686.01	18,762.08	19,063.97	18,367.57
Demand certificates of deposit	225.00	1,025.00	88.06	.....	.....
Time certificates of deposit	968.63	888.63	804.32	475.00	180.00
Cashier's checks	525.42	680.50	1,768.13	310.55	3.00
Total	$ 33,083.72	$ 35,337.39	$ 32,615.53	$ 31,350.33	$ 30,020.89

Examined June 7, 1915.
Directors—W. G. Bean, Edwin M. Bean, J. M. Pinney, C. H. A. Smith, A. M. Weaver.

NO. 9, TRUST COMPANY.

THE MERCANTILE BANK AND TRUST COMPANY, BOULDER, COLORADO.

J. T. Chenault, President; C. L. Parsons, Vice-President; L. E. Chenault, Cashier; R. W. Joslyn, Asst. Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 147,748.63	$ 177,422.90	$ 193,949.02	$ 189,661.07	$ 194,723.57
Loans and discounts (secured by collateral)	120,633.92	130,651.64	119,271.73	123,702.95	112,247.15
Loans on real estate	57,985.69	66,788.03	53,487.47	58,428.06	60,038.06
Overdrafts (secured and unsecured)	599.01	892.19	512.98	738.85	345.71
Bonds to secure postal savings	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities	32,410.59	33,572.34	28,062.29	21,710.93	28,068.40
Premium on bonds	90.00	90.00	75.00	75.00	75.00
Furniture and fixtures	7,306.64	7,306.64	7,325.94	7,341.44	7,356.44
Banking house	50,041.40	47,500.00	46,000.00	46,000.00	46,000.00
Other real estate	9,007.89	6,802.00	6,766.73	2,925.26	2,925.26
Due from banks (not reserve banks)	2,091.91	2,130.24	2,067.66	1,874.34	1,926.42
Cash items (not including checks on other banks)	904.62	67.00	264.50	424.23	167.55
Due from reserve banks	90,221.29	77,218.59	89,902.80	44,290.99	47,987.24
Checks on other banks	1,278.28	3,524.01	4,620.81	902.23	1,799.00
Currency	11,138.00	13,105.00	3,516.00	11,140.00	11,746.00
Gold	1,377.50	7,937.50	4,055.00	3,205.00	3,907.50
Silver and fractional coin	1,943.21	1,031.16	927.47	1,636.79	1,911.66
Other resources	.....	.....	.....	.....	10.00
Total	$ 542,778.58	$ 581,039.27	$ 565,835.40	$ 522,047.14	$ 526,234.96

THE MERCANTILE BANK AND TRUST COMPANY, BOULDER, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net	5,222.72	3,143.92	3,799.04	6,335.20	5,360.56
Savings accounts	137,390.54	125,325.61	129,460.09	132,150.81	128,171.48
Postal Savings accounts	1,268.83	1,268.83	1,233.08	1,033.08	1,051.84
Trust funds	507.92	1,299.11	1,544.29	1,011.04	991.02
Dividends unpaid	2,500.00	.....	.....	.....	.....
Individual deposits	195,137.27	232,738.72	230,833.89	188,225.01	211,346.59
Due to banks (not reserve banks)	.....	18,509.95	4,840.30	2,479.34	2,252.93
Demand certificates of deposit	5,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Time certificates of deposit	92,412.70	86,390.34	82,394.16	78,672.88	66,384.33
Certified checks	198.00	663.19	121.12	227.40	47.40
Cashier's checks	1,884.66	1,246.51	388.08	489.09	192.37
Reserved for interest	.....	263.28	661.54	678.48	182.51
Reserved for taxes	955.94	189.81	559.81	744.81	253.93
Total	$ 542,778.58	$ 581,039.27	$ 565,835.40	$ 522,047.14	$ 526,234.96

Examined June 5, 1915.
Directors—W. W. Adams, W. L. Armstrong, A. E. Collins, J. T. Chenault, L. E. Chenault, S. A. Greenwood, Charles L. Parsons, Foreman Sloan, W. W. Wolf.

NO. 187, STATE BANK.

FIRST STATE BANK OF BRANDON, BRANDON, COLORADO.

J. A. Bishop, President; J. Simmons, Vice-President; Harold Hutchinson, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 1,569.15	$ 3,667.87	$ 2,059.24	$ 1,813.97	$ 3,281.50
Loans and discounts (secured by collateral)	10,981.28	10,893.34	12,750.78	12,010.68	12,053.42
Loans on real estate	2,195.40	2,127.76	2,147.79	2,462.80	2,186.40
Overdrafts (secured and unsecured)	14.31	58.85	41.53	4.61	54.61
Other bonds and securities	.....	304.65	.....	.....	.....
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other real estate	.....	.....	.....	154.25	154.25
Due from banks (not reserve banks)	4,157.46	1,268.08	1,755.45	251.02	.....
Due from reserve banks	2,378.07	1,713.35	8,498.37	8,123.11	5,459.40
Currency	512.00	675.00	748.00	2,225.00	2,068.00
Gold	25.00	25.00	45.00	25.00	45.00
Silver and fractional coin	340.03	284.69	416.60	293.12	482.60
Other resources	.....	.....	.....	.....	4,040.42
Expense account	.....	.....	.....	.....	288.21
Total	$ 23,172.70	$ 22,018.59	$ 29,462.75	$ 28,363.56	$ 31,113.81

LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	300.00	500.00	500.00	500.00	500.00
Undivided profits, net	260.36	88.62	22.01	63.91	.....
Bills payable	.....	.....	.....	5,000.00	2,500.00
Notes rediscounted	.....	.....	3,940.00	.....	.....
Individual deposits	9,695.94	9,913.57	13,682.92	11,481.82	16,795.98
Time certificates of deposit	2,916.40	1,516.40	1,317.83	1,317.83	1,317.83
Total	$ 23,172.70	$ 22,018.59	$ 29,462.76	$ 28,363.56	$ 31,113.81

Examined July 22, 1915.
Directors—J. A. Bishop, Harold Hutchinson, J. Simmons, William Herrenknecht.

NO. 271, STATE BANK.

ENGLE BROTHERS EXCHANGE BANK, BRECKENRIDGE, COLORADO.

George Engle, President; Gertrude Engle, Vice-President; W. H. Briggle, Cashier; C. W. Burnheimer, Asst. Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 78,914.25	$ 73,596.48	$ 68,489.75	$ 74,828.52	$ 76,908.80
Loans and discounts (secured by collateral)	10,875.00	7,175.00	11,915.00	8,325.00	8,900.00
Loans on real estate	11,852.29	14,352.29	14,352.29	10,352.29	11,942.29
Bonds to secure postal savings	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities	20,273.10	19,288.70	17,481.80	17,606.80	17,028.42
Furniture and fixtures	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Cash items (not including checks on other banks)	108.25	29.00	.....	7.00	1,060.00
Due from reserve banks	30,637.11	52,028.22	35,860.92	44,187.97	48,335.47
Checks on other banks	21.91	193.85	254.93	181.48	1,002.50
Currency	3,747.00	4,171.00	3,286.00	1,837.00	1,819.00
Gold	7,120.60	7,250.00	5,505.00	3,190.00	3,115.00
Silver and fractional coin	1,344.94	960.79	1,178.57	609.33	527.75
Other resources	233.14	.....	.....	.....	.....
Total	$ 174,126.99	$ 188,045.33	$ 167,624.26	$ 170,125.39	$ 179,639.23

LIABILITIES.					
Capital stock	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00
Surplus fund	.....	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net	4,949.97	1,501.35	1,958.24	3,135.35	2,892.90
Postal savings accounts	2,642.30	2,676.74	2,612.09	2,612.09	1,644.42
Individual deposits	92,079.32	106,770.41	92,023.98	92,427.45	105,923.20
Time certificates of deposit	47,616.30	49,188.13	44,320.75	44,061.85	41,027.89
Cashier's checks	6,839.10	6,908.70	5,709.20	6,888.65	7,150.82
Total	$ 174,126.99	$ 188,045.33	$ 167,624.26	$ 170,125.39	$ 179,639.23

Examined Sept. 22, 1915.
Directors—C. W. Burnheimer, W. H. Briggle, George Engle.

NO. 245, STATE BANK.

BRIGGSDALE STATE BANK, BRIGGSDALE, COLORADO.

W. E. Freeman, President; A. B. Freeman, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 3,450.00	$ 4,714.00	$ 4,678.37	$ 5,170.00	$ 5,630.00
Loans and discounts (secured by collateral)	12,685.16	16,420.56	16,794.48	20,972.81	25,685.25
Loans on real estate	2,170.00	2,420.00	2,045.00	1,945.00	2,345.00
Overdrafts (secured and unsecured)	59.63	130.30	128.62	145.27	7.89
Other bonds and securities	345.05	710.00	2,213.20	1,160.00	551.34
Furniture and fixtures	600.00	600.00	600.00	600.00	665.00
Banking house	877.00	877.00	877.00	877.00	877.00
Due from banks (not reserve banks)	9,146.24	.....	.....	.....	.....
Cash items (not including checks on other banks)	10.00	.....	.....	.....	.....
Due from reserve banks	3,244.08	6,331.95	5,691.80	4,926.27	6,740.41
Checks on other banks	.....	129.54	17.67	94.11	113.48
Currency	506.00	424.00	315.00	1,290.00	459.00
Gold	765.00	870.00	935.00	1,080.00	485.00
Silver and fractional coin	265.19	210.45	194.20	302.17	412.68
Total	$ 34,123.35	$ 33,837.80	$ 34,490.34	$ 38,562.63	$ 43,972.05
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	731.29	1,035.08	1,323.09	1,597.64	1,674.97
Individual deposits	21,283.21	20,547.87	21,061.90	24,717.72	25,827.15
Demand certificates of deposit	1,500.00	1,500.00	1,640.50	1,553.76	5,553.76
Time certificates of deposit	608.85	754.85	464.85	693.51	916.17
Total	$ 34,123.35	$ 33,837.80	$ 34,490.34	$ 38,562.63	$ 43,972.05

Examined March 5, 1915.
Directors—W. E. Freeman, E. B. Emerson, A. B. Freeman.

NO. 11, STATE BANK.

FARMERS AND MERCHANTS STATE BANK OF BRIGHTON, BRIGHTON, COLORADO.

M. E. Bauer, President; W. H. Ball, Vice-President; C. S. Stewart, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 57,978.62	$ 60,824.21	$ 67,295.29	$ 73,097.50	$ 80,629.80
Loans and discounts (secured by collateral)	62,282.80	63,383.75	64,674.33	53,592.71	44,554.85
Loans on real estate	1,725.00	1,925.00	2,925.00	2,725.00	3,225.00
Overdrafts (secured and unsecured)	1,073.07	726.87	789.30	2,733.63	559.47
Bonds to secure postal savings	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Other bonds and securities	2,085.13	2,483.88	2,441.88	2,483.88	245.14
Furniture and fixtures	1,850.00	1,850.00	1,850.00	1,850.00	1,850.00
Cash items (not including checks on other banks)	107.50	162.68	148.05	100.00	31.65

Due from reserve banks	34,770.31	50,905.73	32,167.80	14,438.04	15,366.07
Checks on other banks	273.80	115.42	160.87	139.37	244.54
Currency	3,271.00	2,769.00	3,020.00	3,475.00	3,474.00
Gold	1,465.00	1,970.00	1,875.00	1,935.00	1,500.00
Silver and fractional coin	893.76	1,149.39	1,025.17	869.82	795.33
Total	$ 169,275.99	$ 189,765.93	$ 179,872.69	$ 158,939.95	$ 153,975.85
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	6,250.00	6,250.00	6,250.00	6,250.00	6,750.00
Undivided profits, net	907.86	2,201.76	2,809.61	2,937.20	979.66
Postal savings accounts	909.55	894.57	894.57	294.57	303.38
Dividends unpaid	1,800.00	.....	.....	.....	.....
Individual deposits	88,967.64	115,791.96	102,532.44	85,390.96	80,633.65
Demand certificates of deposit	9,309.55	759.22	800.22	621.24	788.26
Time certificates of deposit	31,131.39	33,868.42	36,585.85	33,445.98	34,520.90
Total	$ 169,275.99	$ 189,765.93	$ 179,872.69	$ 158,939.95	$ 153,975.85

Examined March 23, 1915.

Directors—W. H. Ball, M. E. Bauer, J. N. Counter, James Herman, William Jennerich, Jacob Kramer, D. V. Miller, H. J. Schloo, C. S. Stewart.

NO. 181, STATE BANK.

BRISTOL STATE BANK, BRISTOL, COLORADO.

R. B. Meek, President; J. S. McMurtry, Vice-President; W. D. Decker, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 17,542.86	$ 19,007.50	$ 23,429.77	$ 22,746.30	$ 25,330.50
Loans and discounts (secured by collateral)	11,306.00	15,314.58	13,202.86	15,948.33	13,031.13
Overdrafts (secured and unsecured)	239.19	742.91	163.70	847.52	1,152.02
Other bonds and securities	1,372.74	1,491.25	1,482.79	1,201.62	1,036.23
Furniture and fixtures	1,150.00	1,150.00	1,150.00	1,150.00	1,200.00
Due from banks (not reserve banks)	9.42	9.42	.....	.....	.....
Cash items (not including checks on other banks)	.....	443.13	191.00	20.95	23.96
Due from reserve banks	8,221.61	6,382.69	8,248.14	6,248.73	3,328.97
Checks on other banks	38.40	71.23	23.41	57.35	20.00
Currency	2,591.00	1,273.00	1,290.00	770.00	511.00
Gold	120.00	140.00	155.00	125.00	45.00
Silver and fractional coin	207.46	403.61	81.86	281.19	127.77
Expense account	.....	253.19	116.02	265.67	.....
Total	$ 42,801.68	$ 46,682.51	$ 49,534.55	$ 49,662.66	$ 45,806.58
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,500.00	1,600.00	1,600.00	1,600.00	1,600.00
Undivided profits, net	737.55	.....	.....	.....	99.49

BRISTOL STATE BANK, BRISTOL, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Bills payable	.....	.....	2,500.00	5,500.00	6,750.00
Individual deposits	27,770.09	31,614.30	31,329.28	28,385.84	24,087.35
Demand certificates of deposit	.....	150.00	349.73	150.00	150.00
Time certificates of deposit	2,333.00	2,483.84	3,380.05	3,680.23	2,796.43
Cashier's checks	291.31	761.19	302.31	273.41	323.31
Reserved for taxes	169.73	73.18	73.18	73.18	.....
Total	$ 42,801.68	$ 46,682.51	$ 49,534.55	$ 49,662.66	$ 45,806.58

Examined April 22, 1915.
Directors—W. D. Decker, R. B. Meek, Alice Meek, J. S. McMurtry.

NO. 109, STATE BANK.

BURLINGTON STATE BANK, BURLINGTON, COLORADO.

F. D. Mann, President; Wyatt Boger, Vice-President; George O. Gates, Cashier; Emma E. Judy, Asst. Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 27,369.37	$ 26,026.79	$ 27,866.05	$ 31,758.75	$ 39,830.90
Loans and discounts (secured by collateral)	37,878.16	40,381.16	40,533.16	39,601.66	33,916.17
Loans on real estate	8,628.00	7,753.00	7,553.00	4,578.00	8,853.00
Overdrafts (secured and unsecured)	61.64	287.66	285.21	1,010.59	493.31
Other bonds and securities	225.27	873.77	654.80	93.25	33.65
Furniture and fixtures	1,850.00	1,850.00	1,850.00	1,850.00	1,850.00
Other real estate	500.00	500.00	500.00	500.00	500.00
Due from reserve banks	3,988.22	24,571.72	3,445.12	7,193.64	14,507.62
Checks on other banks	625.75	319.07	334.58	421.55	293.78
Currency	2,412.00	1,963.00	1,497.00	424.00	3,741.00
Gold	610.00	315.00	445.00	130.00	165.00
Silver and fractional coin	711.98	560.45	773.03	316.64	915.72
Total	$ 84,860.39	$ 105,401.62	$ 85,736.95	$ 87,878.08	$ 105,100.15
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,750.00	1,750.00	1,750.00	1,750.00	1,750.00
Undivided profits, net	2,906.48	489.18	462.98	450.03	50.63
Bills payable	11,000.00	9,000.00	5,000.00	10,000.00	5,000.00
Individual deposits	52,128.04	78,021.78	60,901.73	56,923.94	76,908.74
Demand certificates of deposit	16.15	.....	1,100.00	595.29	26.00
Time certificates of deposit	6,948.72	6,029.66	6,000.24	7,826.86	10,940.32
Other liabilities	111.00	111.00	522.00	231.96	424.46
Total	$ 84,860.39	$ 105,401.62	$ 85,736.95	$ 87,878.08	$ 105,100.15

Examined June 26, 1915.
Directors—F. D. Mann, Wyatt Boger, George O. Gates, W. W. Brinkley.

NO. 12, STATE BANK.

STOCK GROWERS STATE BANK, BURLINGTON, COLORADO.

W. D. Selder, President; Burt Ragan, Vice-President; E. C. Baker, Cashier; H. G. Hoskin, Asst. Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 7,193.95	$ 10,422.72	$ 13,551.66	$ 14,876.55	$ 16,316.12
Loans and discounts (secured by collateral)	54,512.66	57,372.22	50,198.58	50,138.23	55,392.45
Loans on real estate	500.00	500.00	.....	.....	.....
Overdrafts (secured and unsecured)	541.22	116.17	489.42	704.68	33.30
Other bonds and securities	561.90	1,008.55	756.80	354.00	344.00
Furniture and fixtures	1,115.00	1,000.00	1,000.00	1,000.00	1,000.00
Other real estate	325.00	325.00	325.00	325.00	325.00
Due from banks (not reserve banks)	588.26	17.18	503.26	860.34	219.86
Cash items (not including checks on other banks)	.....	52.00	.....	.....	.....
Due from reserve banks	12,456.46	12,076.39	11,874.25	16,508.52	17,197.50
Checks on other banks	1,677.62	77.02	95.55	152.91	308.35
Currency	3,018.00	1,390.00	2,097.00	2,925.00	2,036.00
Gold	30.00	.....	80.00	100.00	65.00
Silver and fractional coin	415.66	638.81	115.96	361.93	289.82
Total	$ 82,935.73	$ 84,996.06	$ 81,087.48	$ 88,307.16	$ 93,527.40
LIABILITIES.					
Capital stock	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00
Surplus fund	200.00	410.00	410.00	410.00	410.00
Undivided profits, net	3,823.98	1,745.71	1,800.49	2,003.54	1,761.38
Individual deposits	53,379.04	53,229.68	47,650.37	47,161.60	55,779.86
Demand certificates of deposit	2,179.44	2,423.37	1,494.49	4,940.98	474.00
Time certificates of deposit	11,353.27	15,187.30	17,732.13	21,791.04	23,102.16
Total	$ 82,935.73	$ 84,996.06	$ 81,087.48	$ 88,307.16	$ 93,527.40

Examined July 26, 1915.
Directors—E. C. Baker, Burt Ragan, W. D. Selder, H. G. Weare.

NO. 206, STATE BANK.

THE BYERS STATE BANK, BYERS, COLORADO.

D. C. Shetler, President; R. W. Burton, Vice-President; C. C. Shetler, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 11,889.05	$ 12,099.05	$ 12,125.00	$ 15,003.58	$ 16,367.05
Loans and discounts (secured by collateral)	32,900.56	34,534.86	35,294.03	31,497.26	34,028.40
Loans on real estate	8,000.00	8,000.00	8,000.00	11,172.75	9,876.65
Overdrafts (secured and unsecured)	1,395.18	2,781.06	1,161.61	912.86	1,377.90
Other bonds and securities	287.75	234.50	183.75	183.75	183.75
Furniture and fixtures	2,085.00	2,085.00	2,085.00	2,085.00	1,900.00
Banking house	2,900.00	2,900.00	2,900.00	2,900.00	2,700.00

THE BYERS STATE BANK, BYERS, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Other real estate	3,154.37	1,904.37	1,904.37	3,104.37	3,104.37
Cash items (not including checks on other banks)	112.26	28.00	25.00	15.00	3.90
Due from reserve banks	5,137.42	5,634.80	15,939.41	5,287.00	6,107.48
Checks on other banks	.....	.....	.....	50.00	.....
Currency	2,210.00	810.00	1,058.00	651.00	1,750.00
Gold	155.00	410.00	500.00	80.00	125.00
Silver and fractional coin	9.10	68.49	255.74	309.36	29.96
Other resources	7.75	17.72	21.69	21.69	22.50
Total	$ 70,243.44	$ 71,507.85	$ 81,453.60	$ 73,273.62	$ 77,567.96
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	2,800.00	2,900.00	2,900.00	2,900.00	2,900.00
Undivided profits, net	1,036.59	64.27	554.69	725.65	732.50
Bills payable	6,000.00	8,000.00	11,600.00	15,170.00	17,170.00
Dividends unpaid	22.00	32.00	22.00	22.00	22.00
Individual deposits	37,448.75	36,440.08	43,910.03	33,292.58	34,666.94
Demand certificates of deposit	2,149.50	2,553.30	218.59	135.65	1,706.41
Time certificates of deposit	5,786.60	6,462.89	7,248.29	6,027.74	5,370.08
Other liabilities	.....	55.31	.....	.....	.....
Total	$ 70,243.44	$ 71,507.85	$ 81,453.60	$ 73,273.62	$ 77,567.96

Examined June 22, 1915.

Directors—Robert W. Burton, D. C. Shetler, C. C. Shetler, J. R. Stober.

NO. 13, STATE BANK.

FIRST STATE BANK OF CALHAN, CALHAN, COLORADO.

J. C. Burger, President; William Henderson, Vice-President; D. C. Moberly, Cashier; M. C. Moberly, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 54,668.25	$ 48,572.38	$ 58,017.44	$ 57,599.25	$ 65,331.94
Loans and discounts (secured by collateral)	37,314.27	35,314.32	45,926.28	53,164.03	44,792.67
Loans on real estate	9,533.65	7,714.99	7,314.35	7,239.35	7,662.35
Overdrafts (secured and unsecured)	2,392.05	1,084.99	1,048.60	1,539.59	962.62
Other bonds and securities	332.00	332.00	534.00	482.00	482.00
Furniture and fixtures	2,750.00	2,500.00	2,500.00	2,500.00	2,500.00
Banking house	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Cash items (not including checks on other banks)	106.36	155.39	253.05	167.25	137.10
Due from reserve banks	15,823.27	31,933.83	45,021.83	20,906.54	31,363.46
Currency	2,341.00	2,453.00	1,920.00	2,901.00	3,056.00
Gold	2,662.50	2,090.00	2,440.00	1,555.00	1,695.00
Silver and fractional coin	992.67	857.58	805.69	334.99	559.53
Other resources	183.00	183.00	305.13	.....	.....
Total	$ 133,599.02	$ 137,691.39	$ 170,586.33	$ 152,879.00	$ 163,042.67

LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	6,000.00	6,500.00	6,500.00	6,500.00	7,000.00
Undivided profits, net	2,439.64	1,400.59	2,476.24	3,021.70	785.17
Individual deposits	79,677.24	81,747.49	113,699.63	90,372.79	96,716.47
Time certificates of deposit	24,149.54	26,290.35	30,403.75	32,100.65	36,079.30
Cashier's checks	6,332.60	6,752.96	2,506.71	5,883.86	7,461.73
Total	$ 133,599.02	$ 137,691.39	$ 170,586.33	$ 152,879.00	$ 163,042.67

Examined June 29, 1915.
Directors—J. C. Burger, William Henderson, D. O. Moberly, C. W. Weckbach, J. L. Rector.

NO. 240, STATE BANK.

THE CANON STATE BANK, CANON CITY, COLORADO.

F. F. Hunter, President; T. T. Thomas, Vice-President; G. E. Matkin, Cashier; R. B. Thomas, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915
Loans and discounts (unsecured)	$ 36,687.68	$ 35,265.53
Loans and discounts (secured by collateral)	45,951.08	43,860.89
Loans on real estate	4,700.00	4,780.00
Overdrafts (secured and unsecured)	396.23	.....
Furniture and fixtures	3,800.00	3,800.00
Other real estate	4,500.00	4,500.00
Cash items (not including checks on other banks)	30.00	2.35
Due from reserve banks	21,525.40	24,513.51
Checks on other banks	766.65	597.10
Currency	2,782.00	4,416.00
Gold	2,607.50	2,505.00
Silver and fractional coin	1,324.67	1,457.73
Other resources	.....	612.98
Total	$ 125,071.21	$ 126,251.09

LIABILITIES.		
Capital stock	$ 30,000.00	$ 30,000.00
Undivided profits, net	417.38	621.54
Savings accounts	.....	499.58
Individual deposits	68,888.42	71,115.62
Demand certificates of deposit	510.00	10.00
Time certificates of deposit	25,015.19	23,739.35
Cashier's checks	240.22	265.00
Total	$ 125,071.21	$ 126,251.09

Examined March 28, 1915.
Directors—R. J. Craig, T. T. Thomas, O. S. Reed, G. E. Matkin, F. F. Hunter.
Merged with the First National Bank of Canon City, April 5, 1915.

NO. 201, STATE BANK.

FIRST STATE BANK OF CHERAW, CHERAW, COLORADO.

Carter Wilder, President; Sherman Ball, Vice-President; I. W. Strickler, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 26,283.13	$ 18,910.12	$ 21,025.03	$ 21,863.26	$ 22,316.52
Loans and discounts (secured by collateral)	7,044.93	10,049.02	6,854.90	6,373.07	4,159.48
Loans on real estate	1,258.45	1,368.45	1,368.45	1,368.45	1,368.45
Overdrafts (secured and unsecured)	705.29	111.24	81.32	135.99	119.71
Other bonds and securities	102.50	126.00	223.10	228.70	66.70
Furniture and fixtures	900.00	900.00	900.00	900.00	900.00
Banking house	.....	1,300.00	1,300.00	1,300.00	1,300.00
Cash items (not including checks on other banks)	96.25	170.98	4.34	1.50	1.50
Due from reserve banks	4,456.82	4,115.16	2,865.67	3,401.90	1,672.24
Checks on other banks	506.95	50.00	37.13	121.10	7.75
Currency	285.00	528.00	285.00	620.00	365.00
Gold	.....	.....	10.00	5.00	20.00
Silver and fractional coin	335.25	355.79	384.73	307.13	161.76
Expense account	.....	.....	7.15	.....	22.82
Total	$ 41,974.57	$ 37,984.76	$ 35,346.82	$ 36,626.10	$ 32,481.93
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,250.00	1,325.00	1,325.00	1,325.00	1,500.00
Undivided profits, net	599.00	164.57	.....	276.39	.....
Bills payable	.....	.....	.....	2,500.00	2,500.00
Notes rediscounted	.....	.....	.....	.....	1,480.53
Dividends unpaid	.....	15.00	.....	.....	.....
Individual deposits	28,935.39	25,415.78	23,587.41	22,140.30	16,435.99
Time certificates of deposit	1,190.18	1,034.41	434.41	384.41	565.41
Total	$ 41,974.57	$ 37,984.76	$ 35,346.82	$ 36,626.10	$ 32,481.93

Examined April 24, 1915.
Directors—Sherman Ball, A. J. Grom, W. B. Moore, I. W. Strickler, Carter Wilder.

NO. 18, STATE BANK.

CHEYENNE COUNTY STATE BANK, CHEYENNE WELLS, COLORADO.

W. C. Schultz, President; H. C. Homer, Vice-President; J. A. Schriver, Cashier; Hilda Schultz, Asst. Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 21,863.24	$ 23,284.86	$ 31,244.22	$ 30,028.69	$ 28,393.85
Loans and discounts (secured by collateral)	23,924.17	26,021.41	22,713.32	19,413.17	18,469.07
Loans on real estate	12,640.24	12,040.24	11,433.58	11,433.58	11,256.07

Overdrafts (secured and unsecured)	703.51	424.56	504.96	145.69	371.47
Bonds to secure postal savings	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities	1,194.79	734.37	908.44	675.35	1,841.45
Premium on bonds	65.00	65.00	65.00	50.45	50.45
Furniture and fixtures	2,820.28	2,820.28	2,820.28	2,820.28	2,670.28
Banking house	5,150.60	5,000.00	5,000.00	5,000.00	4,800.00
Other real estate	4,900.00	4,900.00	4,900.00	4,900.00	4,750.00
Due from banks (not reserve banks)	.....	535.00	.....	.....	.....
Cash items (not including checks on other banks)	.....	511.36	1.00	1.00	41.19
Due from reserve banks	7,445.01	11,373.80	5,513.77	9,578.28	11,821.22
Checks on other banks	.....	.....	2,150.58	2,139.08	2.00
Currency	1,087.00	1,287.00	1,698.00	915.00	1,130.00
Gold	340.00	30.00	60.00	7.50	155.00
Silver and fractional coin	908.83	987.52	712.70	858.78	488.81
Other resources	15.40	24.15	4.45	8.45	877.61
Total	$ 85,058.07	$ 95,039.55	$ 91,730.30	$ 89,975.30	$ 89,218.47
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00
Undivided profits, net	752.18	343.11	376.86	1,344.80	879.11
Bills payable	.....	.....	5,000.00	10,000.00	.....
Postal savings accounts	1,375.37	1,383.62	1,398.62	1,398.62	1,398.62
Individual deposits	50,339.17	60,241.73	51,826.01	44,133.70	51,686.54
Demand certificates of deposit	79.75	9.75	9.75	54.87	54.87
Time certificates of deposit	10,836.60	11,266.31	11,114.06	11,410.10	10,170.26
Cashier's checks	175.00	295.00	505.00	133.21	3,529.07
Total	$ 85,058.07	$ 95,039.55	$ 91,730.30	$ 89,975.30	$ 89,218.47

Examined June 24, 1915.

Directors—H. C. Homer, M. M. Lenihan, Hilda Schultz, W. C. Schultz, J. A. Shriver.

NO. 276. STATE BANK.

THE FIRST STATE BANK OF CLIFTON, CLIFTON, COLORADO.

T. A. Butcher, President; W. S. Gardner, Vice-President; W. G. McDonald, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 16,790.33	$ 18,753.76	$ 18,615.63	$ 17,966.30	$ 16,133.30
Loans and discounts (secured by collateral)	7,847.28	5,151.00	5,961.00	5,461.00	7,887.73
Loans on real estate	.....	4,000.00	4,000.00	4,000.00	4,000.00
Overdrafts (secured and unsecured)	678.12	74.14	61.43	41.20	16.29
Other bonds and securities	609.85	529.35	555.35	759.30	.....
Banking House	.....	5,000.00	5,000.00	5,000.00	5,000.00
Due from reserve banks	41,084.17	32,845.53	19,857.86	16,539.69	10,574.57
Currency	2,700.00	3,300.00	2,300.00	1,400.00	1,550.00

THE STATE BANK OF CLIFTON, CLIFTON, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Gold	.....	290.00	605.00	765.00	960.00
Silver and fractional coin	367.26	520.51	329.51	241.22	627.71
Total	$ 70,077.01	$ 70,464.29	$ 57,285.78	$ 52,173.71	$ 46,749.60
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	51.12	193.08	356.96	570.81	766.15
Individual deposits	56,077.65	56,840.33	43,401.11	37,895.19	30,829.48
Time certificates of deposit	3,948.24	3,430.88	3,527.71	3,707.71	5,153.97
Total	$ 70,077.01	$ 70,464.29	$ 57,285.78	$ 52,173.71	$ 46,749.60

Examined March 15, 1915; September 22, 1915.
Directors—T. A. Butcher, W. S. Gardner, W. G. McDonald.

NO. 19. PRIVATE BANK.

PLATEAU VALLEY BANK, COLLBRAN, COLORADO.

O. E. Daniels, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 32,262.78	$ 27,915.57	$ 28,514.19	$ 29,788.78	$ 29,618.20
Loans and discounts (secured by collateral)	8,344.75	13,162.53	13,046.18	12,593.70	12,382.26
Loans on real estate	6,236.10	5,927.83	6,267.33	5,927.83	5,927.83
Overdrafts (secured and unsecured)	1,661.23	1,126.57	751.69	556.02	205.36
Other bonds and securities	3,099.32	3,747.01	2,309.19	3,759.71	985.67
Furniture and fixtures	950.00	950.00	950.00	1,119.75	1,060.00
Other real estate	1,813.47	1,813.47	1,811.97	1,810.47	1,810.47
Due from banks (not reserve banks)	71.04	260.54	405.36	43.81	.....
Cash items (not including checks on other banks)	104.05	117.13	163.20	206.10	17.08
Due from reserve banks	18,636.33	10,500.65	14,329.13	18,237.26	11,028.15
Checks on other banks	.....	146.39	.....	.....	526.37
Currency	2,603.00	698.00	1,507.00	2,926.00	2,145.00
Gold	.....	340.00	.....	85.00	.....
Silver and fractional coin	823.36	810.88	775.28	888.73	811.78
Other resources	756.60	626.60	626.60	626.60	626.60
Total	$ 77,362.03	$ 68,143.17	$ 71,457.12	$ 78,569.76	$ 67,134.77
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	6,300.00	6,300.00	6,300.00	6,300.00	6,400.00
Undivided profits, net	.....	546.86	909.07	1,229.87	53.90
Bills payable	.....	.....	.....	.....	391.35
Dividends unpaid	1,000.00	.....	.....	.....	.....
Individual deposits	53,647.86	45,686.04	42,819.56	47,754.32	41,234.89

Due to banks (not reserve banks)	.....	.....	.....	.....	356.72
Demand certificates of deposit	443.97	1,241.07	2,865.12	2,962.72	3,009.77
Time certificates of deposit	5,970.20	4,369.20	8,563.37	10,322.85	5,688.14
Total	$ 77,362.03	$ 68,143.17	$ 71,457.12	$ 78,569.76	$ 67,134.77

Examined March 17, 1915; September 20, 1915.
Owners—Samuel G. McMullin, Frank P. Tanner.

NO. 266, PRIVATE BANK.

THE CITY LOAN BANK, COLORADO SPRINGS, COLORADO.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 70.00	$ 40.00	$ 240.00	$ 265.00	$ 210.00
Loans and discounts (secured by collateral)	6,473.80	5,587.55	6,032.95	5,790.25	5,463.40
Loans on real estate	4,623.65	4,613.65	4,353.65	5,528.65	6,103.65
Other bonds and securities	.....	83.05	.....	.....	.....
Due from banks (not reserve banks)	893.81	2,144.11	1,962.24	1,160.02	953.27
Checks on other banks	601.07	232.23	237.19	189.75	211.50
Currency	481.00	283.00	291.00	231.00	432.00
Gold	60.00	170.00	170.00	250.00	260.00
Silver and fractional coin	2.98	25.36	50.37	33.59	36.04
Total	$ 13,206.31	$ 13,178.95	$ 13,337.40	$ 13,448.26	$ 13,669.86
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,383.51	1,408.65	1,571.10	1,661.96	1,846.06
Undivided profits, net	.....	.....	.....	.....	.....
Individual deposits	1,778.80	1,770.30	1,766.30	1,786.30	1,823.80
Cashier's checks	44.00	.....	.....	.....	.....
Total	$ 13,206.31	$ 13,178.95	$ 13,337.40	$ 13,448.26	$13,669.86

Examined February 9, 1915; December 30, 1915.
Owners—W. A. Davis, Charles H. Barney.

NO. 20, SAVINGS BANK.

COLORADO SAVINGS BANK, COLORADO SPRINGS, COLORADO.

E. J. Eaton, President; O. H. Shoup, Vice-President; E. P. Evans, Cashier; Thomas C. Strachan, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 162,807.23	$ 154,909.58	$ 143,639.47	$ 171,605.84	$ 138,570.53
Loans and discounts (secured by collateral)	303,191.06	321,256.23	334,964.04	311,074.00	320,550.75
Loans on real estate	257,409.21	255,979.95	240,466.29	246,546.73	230,973.63
Overdrafts (secured and unsecured)	436.69	221.19	382.22	59.86	33.57
Bonds to secure postal savings	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Other bonds and securities	62,106.17	67,478.95	59,109.03	59,776.44	57,772.26
Due from banks (not reserve banks)	.....	5.49	.....	.....	.....

COLORADO SAVINGS BANK, COLORADO SPRINGS, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Cash items (not including checks on other banks)	640.81	104.34	1,232.79	162.74	681.63
Due from reserve banks	384,253.39	359,118.50	359,024.52	334,340.78	461,569.59
Checks on other banks	7,346.60	3,762.79	3,596.54	3,419.59	5,490.38
Currency	24,594.00	24,454.00	24,275.00	28,197.00	26,680.00
Gold	1,167.50	430.00	945.00	2,575.00	1,250.00
Silver and fractional coin	2,464.77	929.02	745.79	2,510.72	3,459.44
Other resources	43.79	65.78	75.08	61.30	74.01
Total	$1,214,461.22	$1,196,715.82	$1,176,455.77	$1,168,330.00	$1,255,105.79
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits, net	4,733.00	12,540.33	21,472.47	22,287.70	9,795.21
Savings accounts	553,792.58	557,442.13	558,940.47	568,515.87	596,472.25
Postal savings accounts	6,000.00	6,000.54	5,727.56	5,727.56	5,799.87
Individual deposits	382,659.05	366,928.48	320,370.63	319,586.11	376,127.32
Due to banks (not reserve banks)	23,857.36	14,576.91	31,429.98	24,098.03	39,301.49
Due to reserve banks	18,170.85	17,168.92	18,119.82	14,048.70	13,835.85
Demand certificates of deposit	56,090.90	61,368.06	60,573.95	59,511.40	57,927.73
Time certificates of deposit	5,000.00	5,000.00	.....	.....	.....
Certified checks	14.31	14.31	798.64	14.31	14.31
Cashier's checks	14,143.17	5,676.14	9,022.25	4,540.32	5,831.76
Total	$1,214,461.22	$1,196,715.82	$1,176,455.77	$1,168,330.00	1,255,105.79

Examined June 29, 1915.

Directors—F. F. Castello, John Curr, E. J. Eaton, F. P. Evans, Joseph G. Deru, B. H. Hopkins, O. H. Shoup, William Strachan, Frank A. Vorhes.

NO. 22, TRUST COMPANY.

THE COLORADO TITLE AND TRUST COMPANY, COLORADO SPRINGS, COLORADO.

J. Arthur Connell, President; Horace G. Lunt, Vice-President; Eugene P. Shove, Vice-President; Leonard E. Curtis, Vice-President; Wilfrid M. Hager, Vice-President; William R. Waterton, Secretary and Trust Officer; George E. Nolte, Treasurer.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 213,011.51	$ 127,933.21	$ 162,788.09	$ 138,865.09	$ 118,029.31
Loans and discounts (secured by collateral)	694,256.61	790,585.67	720,842.87	823,063.07	819,217.44
Loans on real estate	109,182.34	123,593.05	128,422.34	139,595.67	112,095.67
Overdrafts (secured and unsecured)	100.52	1,258.27	301.74	.....	2,691.50
Bonds to secure postal savings	12,871.50	12,871.50	12,871.50	12,871.50	12,871.50
Other bonds and securities	173,518.50	195,453.95	200,262.46	163,306.21	146,249.54
Other real estate	23,783.50	23,783.50	29,187.74	29,187.71	37,307.93
Due from banks (not reserve banks)	29,541.52	32,939.99	27,275.72	26,799.95	30,374.80
Cash items (not including checks on other banks)	1,186.16	741.59	1,210.04	778.43	2,123.22
Due from reserve banks	274,517.46	362,699.76	370,212.28	248,368.96	271,982.44
Checks on other banks	6,669.79	9,115.71	5,720.95	1,824.68	7,268.63

Currency	37,047.00	32,970.00	35,472.00	39,822.00	37,433.00
Gold	17,352.50	11,467.50	11,115.00	11,510.00	11,767.50
Silver and fractional coin	2,815.91	3,281.90	2,767.38	2,641.60	3,381.16
Total	$1,595,854.22	$1,728,695.63	$1,708,450.11	$1,638,634.90	$1,612,793.64
LIABILITIES.					
Capital stock	$ 300,000.00	$ 300,000.00	$ 300,000.00	$ 300,000.00	$ 300,000.00
Surplus fund	55,000.00	55,000.00	55,500.00	55,500.00	56,200.00
Undivided profits, net	37,925.77	42,840.38	43,594.33	47,567.65	38,691.44
Savings accounts	430,742.12	407,195.85	402,770.77	418,837.72	430,930.43
Postal savings accounts	9,675.00	9,675.00	9,627.36	9,627.36	9,678.12
Trust funds	169,426.36	168,347.55	163,556.91	180,152.17	174,688.96
Dividends unpaid	3,464.50	548.50	728.50	368.50	368.50
Individual deposits	542,863.90	707,531.46	632,064.71	567,248.35	547,875.56
Due to banks (not reserve banks)	29,610.26	17,442.44	27,545.37	30,243.72	37,479.39
Demand certificates of deposit	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Time certificates of deposit	3,848.33	3,972.33	4,602.33	4,902.33	4,756.33
Certified checks	185.20	192.17	87.97	5,242.80	35.80
Cashier's checks	4,078.36	3,874.89	56,741.98	6,138.33	3,969.66
Reserved for interest	190.00	2,030.64	3,893.91	4,827.86	2,052.29
Reserved for taxes	7,844.42	9,044.42	6,735.97	6,978.11	5,067.16
Total	$1,595,854.22	$1,728,695.63	$1,708,450.11	$1,638,634.90	$1,612,793.64

Examined June 26, 1915.

Directors—J. Arthur Connell, Horace G. Lunt, E. P. Shove, Leonard E. Curtis, George M. Irwin, Henry Hine, George A. Fowler, Henry C. Hall, C. P. Dodge, Wilfrid Hager, Richard F. Howe, William A. Otis, W. M. Vance, Charles L. Tutt.

NO. 265, PRIVATE BANK.

THE PRIVATE LOAN BANK, COLORADO SPRINGS, COLORADO.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 212.00	$ 125.00	$ 201.00	$ 287.00	$ 412.00
Loans and discounts (secured by collateral)	13,498.84	14,946.24	16,762.74	16,340.94	14,956.93
Loans on real estate	4,400.00	4,300.00	4,500.00	4,550.00	4,505.00
Due from reserve banks	798.82	571.90	315.51	1,495.01	3,471.48
Checks on other banks	2.00	19.30	11.50	.....	12.20
Currency	80.00	31.00	15.00	45.00	50.00
Gold	.....	.....	5.00	.....	.....
Silver and fractional coin	13.80	28.90	9.43	18.15	6.31
Total	$ 19,005.46	$ 20,022.34	$ 21,850.18	$ 22,736.10	$ 23,413.92
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	8,206.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	6,779.55	980.98	251.93	1,496.10	2,998.42
Individual deposits	2,225.91	835.36	1,598.25	1,240.00	415.50
Total	$ 19,005.46	$ 20,022.34	$ 21,850.18	$ 22,736.10	$ 23,413.92

Examined February 9, 1915; December 30, 1915.

Owners—Charles W. Bohannon, Alexander Keehler.

NO. 259, SAVINGS BANK.

THE STATE SAVINGS BANK, COLORADO SPRINGS, COLORADO.

R. E. Johnson, President; R. S. Ellison, Vice-President; W. E. Johnson, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 14,035.07	$ 12,312.30	$ 11,172.97	$ 11,660.97	$ 11,477.97
Loans and discounts (secured by collateral)	33,857.49	38,955.20	40,841.20	41,960.71	44,085.45
Loans on real estate	15,893.69	14,274.39	16,920.49	17,311.49	15,570.29
Overdrafts (secured and unsecured)	550.02	583.75	349.34	218.20	101.83
Furniture and fixtures	4,645.21	4,645.21	4,645.21	4,655.21	4,250.09
Due from banks (not reserve banks)	.....	.....	.....	.....	3,505.88
Cash items (not including checks on other banks)	204.30	145.60	201.35	276.14	372.29
Due from reserve banks	4,683.87	16,096.24	15,999.64	9,415.92	28,526.08
Checks on other banks	2,830.49	1,100.46	572.21	2,169.95	3,449.06
Currency	2,764.00	2,785.00	1,906.00	3,956.00	3,405.00
Gold	645.00	747.50	1,137.50	1,662.50	1,657.50
Silver and fractional coin	748.35	802.55	1,208.33	633.60	960.10
Expense account	875.60	.....	.....	.....	.....
Total	$ 81,733.09	$ 92,448.20	$ 94,954.24	$ 93,920.69	$ 117,361.45
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Undivided profits, net	.....	363.80	256.51	961.29	262.45
Savings accounts	27,988.68	24,495.66	26,219.01	30,348.54	39,334.39
Individual deposits	28,392.55	33,328.07	41,280.30	36,808.04	50,107.54
Demand certificates of deposit	214.00	482.05	76.00	242.00	1,127.01
Cashier's checks	137.86	8,778.62	2,122.42	560.82	1,530.06
Total	$ 81,733.09	$ 92,448.20	$ 94,954.24	$ 93,920.69	$ 117,361.45

Examined February 10, 1915.
Directors—L. E. Burnett, R. E. Johnson, W. E. Johnson, H. G. Lamey, R. S. Ellison.

NO. 194, STATE BANK.

CRAWFORD STATE BANK, CRAWFORD, COLORADO.

S. B. Hartman, President; D. W. McIntyre, Vice-President; E. A. Browne, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 26,857.57	$ 30,067.86	$ 27,441.41	$ 28,218.17	$ 34,001.30
Loans and discounts (secured by collateral)	10,467.30	10,004.55	12,680.40	12,441.40	11,126.75
Loans on real estate	3,222.90	3,222.90	3,222.90	265.00	265.00
Overdrafts (secured and unsecured)	1,043.38	498.50	218.32	233.85	367.20
Other bonds and securities	1,057.96	1,284.02	872.74	1,429.57	1,282.93
Furniture and fixtures	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Banking House	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00

Other real estate	.....	.....	.....	3,500.00	3,500.00
Due from banks (not reserve banks)	329.80	336.66	1,687.27	453.87	1,134.38
Cash items (not including checks on other banks)	355.00	145.85	120.50	113.00	389.24
Due from reserve banks	4,208.55	5,893.96	12,536.24	5,901.67	8,967.97
Checks on other banks	27.37	76.51	36.65	54.03	44.29
Currency	510.00	575.00	805.00	851.00	304.00
Gold	682.50	727.50	742.50	702.50	577.50
Silver and fractional coin	392.18	451.67	614.94	359.65	404.68
Other resources	.....	.....	835.20	.....	.....
Total	$ 51,904.51	$ 56,034.98	$ 64,564.07	$ 57,273.71	$ 65,115.24
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,100.00	2,500.00	2,500.00	2,500.00	3,000.00
Undivided profits, net	824.82	329.44	432.46	1,106.28	119.85
Bills payable	.....	5,000.00	5,000.00	.....	10,000.00
Savings accounts	851.10	689.62	689.62	662.17	642.45
Individual deposits	32,794.89	31,701.09	38,783.89	35,941.33	33,635.81
Time certificates of deposit	4,433.95	4,381.53	6,939.88	6,909.01	7,181.58
Cashier's checks	899.75	1,433.30	218.22	154.92	535.55
Total	$ 51,904.51	$ 56,034.98	$ 64,564.07	$ 57,273.71	$ 65,115.24

Examined March 8, 1915; September 16, 1915.
Directors—S. B. Hartman, W. C. Browne, E. A. Browne, D. W. McIntyre, L. E. Browne.

NO. 6. PRIVATE BANK.

TOMKINS BROTHERS, BANKERS, CREEDE, COLORADO.

Wallace I. Leary, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 26,950.02	$ 28,830.07	$ 32,409.43	$ 32,524.98	$ 27,926.28
Loans and discounts (secured by collateral)	7,873.17	7,675.67	13,983.09	5,047.16	18,090.37
Loans on real estate	8,264.00	7,600.00	8,000.00	4,400.00	5,000.00
Overdrafts (secured and unsecured)	5,723.53	4,472.55	1,597.10	2,068.13	3,719.98
Other bonds and securities	2,713.68	2,324.28	3,301.33	2,837.83	998.50
Furniture and fixtures	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Due from banks (not reserve banks)	443.01	.....	105.80	347.72	306.93
Cash items (not including checks on other banks)	550.73	279.00	49.00	155.21	25.00
Due from reserve banks	11,729.64	14,069.89	2,293.17	6,922.34	5,688.34
Checks on other banks	.....	.....	.....	.....	1.50
Currency	3,000.00	4,000.00	4,000.00	5,000.00	3,500.00
Gold	2,200.00	2,000.00	2,000.00	1,300.00	1,000.00
Silver and fractional coin	673.68	674.49	355.15	499.54	1,154.00
Total	$ 71,321.46	$ 73,125.95	$ 69,294.07	$ 62,302.91	$ 68,610.90

TOMKINS BROTHERS, BANKERS, CREEDE, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	200.00	1,200.00	1,200.00	1,700.00	1,700.00
Undivided profits, net	1,310.99	379.89	346.89	74.43	136.76
Individual deposits	46,215.88	47,943.91	45,374.46	38,010.54	45,871.93
Demand certificates of deposit	13,594.59	13,602.15	12,372.72	12,517.94	10,902.21
Total	$ 71,321.46	$ 73,125.95	$ 69,294.07	$ 62,302.91	$ 68,610.90

Examined, June 12, 1915.
Owners—H. H. Tomkins, L. H. Tomkins, C. A. Webber, Wallace I. Leary.

NO. 24. STATE BANK.

BANK OF CRESTED BUTTE, CRESTED BUTTE, COLORADO.

J. W. Rockefeller, President; C. J. Deil, Vice-President; W. H. Whalen, Vice-President; C. L. Ross, Cashier; G. W. Benson, Asst. Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 26,058.97	$ 24,318.42	$ 28,470.67	$ 28,455.52	$ 33,332.47
Loans and discounts (secured by collateral)	36,733.00	43,740.00	37,720.00	40,910.00	40,301.65
Loans on real estate	17,320.00	17,320.00	15,320.00	19,770.00	20,270.00
Overdrafts (secured and unsecured)	135.65	.....	.....	.....	56.20
Bonds to secure postal savings	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities	3,436.02	3,175.17	2,859.79	4,059.82	4,079.54
Furniture and fixtures	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00
Banking house	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Other real estate	7,791.38	7,806.38	7,806.38	2,300.00	2,300.00
Due from banks (not reserve banks)	5,198.00	5,356.75	7,043.06	5,054.03	4,319.07
Cash items (not including checks on other banks)	2,248.40	.....	1,094.13	1,235.30	1,061.92
Due from reserve banks	22,439.07	20,400.84	18,966.08	19,192.71	12,493.04
Checks on other banks	.....	.....	.....	1,917.53	738.82
Currency	3,110.00	1,035.00	1,695.00	567.00	2,018.00
Gold	4,415.00	4,000.00	4,310.00	4,320.00	4,795.00
Silver and fractional coin	516.02	908.76	800.38	192.81	1,007.29
Total	$ 137,801.51	$ 136,461.32	$ 134,485.49	$ 136,374.72	$ 135,173.00
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	6,581.32	4,607.37	4,750.85	5,073.85	5,415.00
Bills payable	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Postal savings accounts	1,402.14	1,415.74	1,389.42	1,389.42	1,406.81
Individual deposits	38,923.22	40,893.78	40,253.79	40,775.31	39,076.02

Demand certificates of deposit	3,305.55	1,342.15	2,213.75	1,944.35	1,842.35
Time certificates of deposit	52,589.28	53,202.28	50,877.68	52,191.79	52,431.84
Total	$ 137,801.51	$ 136,461.32	$ 134,485.49	$ 136,374.72	$ 135,173.00

Examined, March 2, 1915; Sept. 8, 1915.
Directors—J. W. Rockefeller, C. J. Dell, C. L. Ross, G. V. Benson, W. H. Whalen.

NO. 21, STATE BANK.

CRIPPLE CREEK STATE BANK, CRIPPLE CREEK, COLORADO.

A. W. Morrell, President; H. McGarry, Vice-President; H. D. MacDonald, Cashier; H. Tannenbaum, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 113,426.84	$ 152,146.82	$ 130,154.80	$ 65,402.06	$ 46,786.05
Loans and discounts (secured by collateral)	155,024.18	152,587.97	60,853.70	65,375.28	131,758.54
Loans on real estate	48,095.80	53,783.30	19,600.00	23,343.00	8,035.00
Overdrafts (secured and unsecured)	6.41	6.35	.....	.....	.....
Other bonds and securities	109,697.73	121,024.33	71,057.23	123,155.25	123,080.25
Furniture and fixtures	6,000.00	6,000.00	6,000.00	.....	.....
Banking house	12,381.38	12,187.48	11,931.88	11,779.58	11,358.41
Other real estate	36,162.50	38,063.98	51,545.30	51,613.99	51,953.82
Due from banks (not reserve banks)	442,652.00	441,733.89	.....	.....	904.64
Cash items (not including checks on other banks)	84.60	1,730.85	842.34	1,289.47	393.81
Due from reserve banks	378,875.23	515,733.55	40,449.27	59,300.42	28,780.77
Checks on other banks	491.86	896.97	487.09	2,439.43	751.01
Currency	46,948.00	44,760.00	7,169.00	6,782.00	12,345.00
Gold	16,497.50	17,275.00	5,585.00	3,755.00	3,535.00
Silver and fractional coin	5,068.31	4,176.47	1,754.06	2,301.34	1,508.63
Total	$1,371,412.34	$1,562,106.96	$ 407,429.67	$ 416,536.82	$ 421,190.93
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	5,000.00	5,000.00	.....	.....	.....
Undivided profits, net	3,830.38	8,555.72	2,859.71	4,061.19	15,123.36
Individual deposits	1,193,154.98	1,390,526.73	261,791.40	286,930.85	290,613.58
Due to banks (not reserve banks)	2,206.99	16,105.84	24,031.90	19,153.58	17,915.29
Due to reserve banks	.....	.....	.....	.....	947.13
Demand certificates of deposit	243.15	243.15	143.15	67.15	67.15
Time certificates of deposit	116,607.99	91,207.12	81,941.28	68,884.17	65,960.40
Certified checks	.....	.....	.....	10.00	.....
Cashier's checks	368.85	468.40	6,659.20	7,429.88	564.02
Total	$1,371,412.34	$1,562,106.96	$ 407,429.67	$ 416,536.82	$ 421,190.93

Examined June 23, 1915.
Directors—W. W. King, H. McGarry, A. W. Morrell, E. F. Smith.

NO. 153, STATE BANK.

BANK OF CROOK, CROOK, COLORADO.

Leon S. Loizeaux, President; H. G. Loizeaux, Vice-President; W. L. Loizeaux, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 25, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 12,881.54	$ 15,250.59	$ 16,184.85	$ 14,871.72	$ 16,967.85
Loans and discounts (secured by collateral)	18,325.27	15,230.20	16,393.79	18,793.21	22,820.81
Loans on real estate	.....	1,250.00	1,250.00	400.00	.....
Overdrafts (secured and unsecured)	4,736.10	2,650.13	940.62	163.68	3,120.36
Other bonds and securities	1,654.46	674.40	746.48	713.65	457.15
Furniture and fixtures	1,819.10	1,730.00	1,730.00	1,730.00	1,790.00
Cash items (not including checks on other banks)	568.50	52.50	35.28	30.39	225.53
Due from reserve banks	455.23	1,054.17	638.32	3,653.40	197.48
Checks on other banks	42.50	.....	12.00	35.21	37.50
Currency	341.00	382.00	402.00	395.00	831.00
Gold	25.00	10.00	10.00	.....	90.00
Silver and fractional coin	92.91	369.75	158.30	58.10	127.36
Total	$ 40,941.61	$ 38,653.74	$ 38,501.64	$ 40,844.36	$ 46,665.04
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net	656.13	496.57	238.90	261.07	114.30
Bills payable	10,000.00	9,000.00	9,000.00	8,500.00	8,500.00
Individual deposits	14,651.66	15,511.43	14,339.78	13,234.75	19,624.64
Due to reserve banks	1,554.96	.....	.....	.....	.....
Demand certificates of deposit	400.95	195.95	1,095.95	1,629.41	1,764.87
Time certificates of deposit	1,179.50	1,182.85	1,277.85	4,718.55	4,369.00
Cashier's checks	498.41	266.94	549.16	500.58	292.23
Total	$ 40,941.61	$ 38,653.74	$ 38,501.64	$ 40,844.36	$ 46,665.04

Examined March 1, 1915; October 7, 1915. Taken possession by State Bank Commissioner October 7, 1915.
Directors—Leon S. Loizeaux, M. C. Sharp, H. G. Loizeaux, C. W. Kreager, W. L. Loizeaux.

NO. 192, STATE BANK.

THE BANK OF DEBEQUE, DEBEQUE, COLORADO.

George D. McKay, President; S. G. McMullin, Vice-President; F. P. Tanner, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 25, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 17,798.32	$ 12,724.20	$ 14,206.63	$ 15,747.26	$ 19,761.53
Loans and discounts (secured by collateral)	9,901.12	10,801.82	11,408.80	9,620.82	9,305.96
Loans on real estate	.....	.....	.....	691.06	.....
Overdrafts (secured and unsecured)	535.59	340.45	275.67	162.80	193.21
Other bonds and securities	888.55	1,811.16	679.79	3,722.38	1,463.65
Furniture and fixtures	900.00	900.00	900.00	900.00	850.00

Due from banks (not reserve banks)	2,405.76	6,636.17	116.49	365.60	590.12
Due from reserve banks	8,419.72	11,302.96	15,038.10	9,367.81	3,136.46
Checks on other banks	84.71	348.42	641.20	23.65	142.80
Currency	1,819.00	540.00	1,175.00	999.00	1,174.00
Gold	410.00	1,320.00	30.00	70.00	115.00
Silver and fractional coin	656.50	854.77	393.85	657.20	249.23
Other resources	20.50	31.35	21.60	37.00	19.00
Total	$ 43,839.77	$ 47,611.30	$ 44,887.13	$ 42,364.58	$ 37,001.00
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	100.00	100.00	100.00	100.00	200.00
Undivided profits, net	619.00	635.30	853.74	1,209.08	769.29
Individual deposits	29,581.50	32,701.74	30,140.36	27,624.43	22,761.23
Due to banks (not reserve banks)	53.89	213.59	146.34	.....	.....
Demand certificates of deposit	559.15	749.15	796.25	396.25	176.25
Time certificates of deposit	2,926.23	3,211.52	2,850.44	3,034.82	3,094.23
Total	$ 43,839.77	$ 47,611.30	$ 44,887.13	$ 42,364.58	$ 37,001.00

Examined March 17, 1915; September 21, 1915.
Directors—George D. McKay, S. G. McMullin, F. P. Tanner.

NO. 185, STATE BANK.

DEER TRAIL STATE BANK, DEER TRAIL, COLORADO.

S. Guy Morrow, President; A. M. Sniff, Vice-President; R. C. Tilton, Cashier; G. H. Wood, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 8,292.77	$ 12,941.27	$ 14,872.58	$ 21,629.22	$ 20,839.74
Loans and discounts (secured by collateral)	55,651.88	39,300.30	43,386.61	40,213.22	39,569.07
Loans on real estate	1,320.00	1,320.00	1,320.00	1,320.00	1,900.00
Overdrafts (secured and unsecured)	1,374.06	2,228.08	1,565.60	569.37	494.31
Other bonds and securities	226.77	300.00	414.50	421.50	320.15
Furniture and fixtures	2,600.00	2,500.00	2,500.00	2,500.00	2,500.00
Banking house	2,600.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate	159.24	159.24	81.30	81.30	81.30
Cash items (not including checks on other banks)	9.25	312.00	46.92	.....	363.35
Due from reserve banks	3,437.81	10,700.56	7,013.17	49.98	17,724.41
Checks on other banks	.....	.....	127.65	2.50	.....
Currency	2,117.00	1,050.00	1,395.00	299.00	1,070.00
Gold	920.00	727.50	572.50	522.50	607.50
Silver and fractional coin	985.45	557.78	725.58	659.18	805.36
Other resources	35.52	26.91	26.37	44.14	48.59
Total	$ 79,732.75	$ 74,623.64	$ 76,547.78	$ 70,811.91	$ 88,823.81

DEER TRAIL STATE BANK, DEER TRAIL, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	1,250.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net	3,233.09	196.49	197.55	554.84	493.70
Bills payable	15,000.00	15,000.00	15,000.00	15,000.00	10,000.00
Individual deposits	41,861.53	38,766.45	41,125.78	34,278.82	57,093.70
Due to reserve banks	.....	.....	.....	97.48	.....
Demand certificates of deposit	9.39	.....	32.75	350.00	.....
Time certificates of deposit	3,303.74	3,085.70	2,616.70	2,942.47	3,661.41
Certified checks	75.00	75.00	75.00	88.30	75.00
Total	$ 79,732.75	$ 74,623.64	$ 76,547.78	$ 70,811.91	$ 88,823.81

Examined June 23, 1915.
Directors—Fred A. Benck, Henry O. Benck, S. Guy Morrow, R. C. Tilton, A. M. Sniff.

NO. 25, STATE BANK.

THE BANK OF DEL NORTE, DEL NORTE, COLORADO.

John McFadzean, President; J. M. Stone, Vice-President; L. E. Stone, Cashier,

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 46,892.36	$ 43,063.19	$ 44,232.83	$ 44,240.83	$ 45,651.37
Loans and discounts (secured by collateral)	8,384.02	11,121.40	12,380.96	15,044.92	15,199.38
Loans on real estate	4,425.00	4,425.00	4,425.00	4,925.00	3,925.00
Overdrafts (secured and unsecured)	987.61	534.47	446.65	1,237.88	724.33
Other bonds and securities	15,533.59	15,535.79	15,697.14	15,018.14	14,765.05
Bonds to secure postal savings	6,000.00	6,000.00	6,000.00	6,000.00	5,000.00
Furniture and fixtures	1,700.00	1,700.00	1,700.00	2,150.00	2,150.00
Due from banks (not reserve banks)	36.00	105.55	.....	14.38	.....
Cash items (not including checks on other banks)	82.50	231.08	31.50	218.18	58.30
Due from reserve banks	6,289.91	9,317.65	11,404.43	5,189.00	11,039.53
Checks on other banks	97.62	.....	.....	28.60	.....
Currency	3,319.00	2,125.00	1,646.00	1,001.00	1,868.00
Gold	1,740.00	2,260.00	2,420.00	2,035.00	1,325.00
Silver and fractional coin	980.68	1,358.74	1,072.21	1,393.39	1,788.60
Total	$ 96,468.29	$ 97,777.87	$ 101,456.72	$ 98,496.32	$ 103,494.56
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	4,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	2,254.50	500.25	51.45	22.12	489.56
Bills payable	5,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Postal savings accounts	1,344.25	1,361.19	1,361.79	1,361.19	1,378.06
Individual deposits	52,087.65	48,583.46	52,235.48	49,649.25	52,677.35

Due to banks (not reserve banks)	.....	2,820.00	2,965.00	2,965.00	3,752.52
Time certificates of deposit	21,781.89	21,512.97	21,843.60	21,498.76	22,197.07
Total	$ 96,468.29	$ 97,777.87	$ 101,453.72	$ 98,496.32	$ 103,494.56

Examined June 11, 1915.
Directors—John McFadzean, L. E. Stone, J. M. Stone.

NO. 28, STATE BANK

THE RIO GRANDE STATE BANK, DEL NORTE, COLORADO.

A. J. Weiss, President; Marx Lorig, Vice-President; W. S. Johnson, Cashier; David Hess, Asst. Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 40,866.40	$ 40,689.90	$ 32,698.76	$ 38,128.69	$ 34,705.10
Loans and discounts (secured by collateral)	31,724.59	37,595.05	45,793.24	40,757.33	41,181.68
Loans on real estate	6,050.00	8,575.00	3,635.00	3,275.00	2,225.00
Overdrafts (secured and unsecured)	1,537.98	657.81	243.04	658.91	551.47
Bonds to secure postal savings	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,289.61
Banking house	.....	1,775.00	1,775.00	1,775.00	2,806.32
Due from banks (not reserve banks)	1,366.45	2,063.85	838.76	1,897.83	600.85
Cash items (not including checks on other banks)	750.09	295.98	39.31	1,151.06	.....
Due from reserve banks	24,078.02	20,700.18	13,540.64	14,702.15	17,076.02
Checks on other banks	273.36	500.00	500.00	.....	199.39
Currency	5,105.00	2,979.00	3,739.00	4,863.00	5,182.00
Gold	585.00	920.00	375.00	785.00	1,210.00
Silver and fractional coin	694.87	760.39	843.05	476.00	593.80
Total	$ 122,031.76	$ 126,212.16	$ 113,020.80	$ 117,469.97	$ 115,621.24
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	8,928.01	3,783.44	3,083.42	2,813.09	2,688.93
Postal savings accounts	5,709.85	5,763.81	5,763.81	5,444.81	5,515.48
Dividends unpaid	10.00	10.00	10.00	.....	.....
Individual deposits	65,590.66	68,301.91	54,234.60	58,057.36	56,253.53
Time certificates of deposit	18,200.61	20,160.37	21,928.97	21,729.57	23,163.30
Cashier's checks	92.63	192.63	.....	1,425.14	.....
Other liabilities	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Total	$ 122,031.76	$ 126,212.16	$ 113,020.80	$ 117,469.97	$ 115,621.24

Examined June 11, 1915.
Directors—A. J. August, David Hess, Marx Lorig, W. S. Johnson, J. M. Moser, Adam Weiss, J. H. Weiss.

NO. 149, STATE BANK.

COLORADO STATE BANK, DELTA, COLORADO.

I. M. Conklin, President; Austin E. Miller, Vice-President; Charles E. Parker, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 42,006.21	$ 51,915.20	$ 52,014.70	$ 51,076.45	$ 44,461.00
Loans and discounts (secured by collateral)	13,705.95	18,834.38	19,281.03	18,881.03	27,871.27
Loans on real estate	9,410.80	9,410.80	8,710.80	7,253.50	7,253.50
Overdrafts (secured and unsecured)	478.76	78.96	15.65	.....	114.15
Other bonds and securities	3,957.05	4,259.05	3,256.58	4,476.20	4,322.10
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate	.....	.....	.....	1,150.00	1,150.00
Due from banks (not reserve banks)	.....	.....	5,017.16	5,017.16	3,010.30
Cash items (not including checks on other banks)	.....	.....	234.50	.....	41.75
Due from reserve banks	24,332.95	14,628.24	8,330.45	9,637.45	13,514.78
Checks on other banks	330.51	414.33	1,376.60	171.05	494.74
Currency	1,578.00	1,710.00	665.00	1,316.00	1,042.06
Gold	2,805.00	1,285.00	1,430.00	1,655.00	2,355.00
Silver and fractional coin	556.67	506.32	553.16	566.83	780.35
Total	$ 101,661.90	$ 105,542.28	$ 103,385.63	$ 103,700.67	$ 108,910.94
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Undivided profits, net	587.13	764.04	1,488.68	2,234.08	2,677.44
Bills payable	.....	.....	6,000.00	10,000.00	10,000.00
Individual deposits	47,214.81	43,719.74	40,761.90	36,012.22	39,401.06
Due to banks (not reserve banks)	2,266.44	5,460.95	884.07	1,097.19	1,268.17
Demand certificates of deposit	.....	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	20,380.67	21,853.05	21,069.22	21,191.22	22,574.32
Cashier's checks	1,212.85	1,244.50	681.76	665.96	489.95
Total	$ 101,661.90	$ 105,542.28	$ 103,385.63	$ 103,700.67	$ 108,910.94

Examined March 6, 1915; September 18, 1915.

Directors—Austin E. Miller, I. M. Conklin, Charles E. Parker, Lionel R. Wigram, J. E. Gallup, Millard Fairlamb, R. S. Kelso.

NO. 29, STATE BANK.

THE BROADWAY BANK, DENVER, COLORADO.

Calvin Fleming, President; E. R. Tibbals, Vice-President and Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 53,094.02	$ 51,560.12	$ 57,083.82	$ 140,342.31	$ 140,233.12
Loans and discounts (secured by collateral)	41,176.82	38,451.18	35,237.24	45,256.05	35,387.35
Loans on real estate	32,346.07	23,948.80	24,762.04	20,116.70	26,491.70
Overdrafts (secured and unsecured)	438.01	406.43	1,421.71	2,832.01	4,554.43
Other bonds and securities	250.00	250.00	250.00	500.00	250.00
Furniture and fixtures	3,657.00	3,657.00	4,692.63	8,269.63	8,979.78

Banking house	56,000.00	56,000.00	56,000.00	56,000.00	90,000.00
Other real estate	4,551.35	5,837.58	7,437.58	7,437.58	6,151.35
Cash items (not including checks on other banks)	454.54	840.46	.....	160.94	420.52
Due from reserve banks	31,206.20	28,570.49	25,030.14	37,348.53	24,935.31
Checks on other banks	3,250.93	1,279.13	2,206.42	1,831.14	1,100.00
Currency	3,478.00	5,225.00	776.00	11,636.00	6,937.00
Gold	1,905.00	400.00	590.00	2,147.50	1,190.00
Silver and fractional coin	1,132.00	1,063.50	239.40	1,513.02	2,362.79
Other resources	4.00	.....	23.90	11.15	170.64
Total	$ 232,943.94	$ 217,489.69	$ 215,750.88	$ 335,402.56	$ 349,163.99
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 80,000.00	$ 80,000.00
Surplus fund	3,000.00	3,500.00	3,500.00	6,820.00	7,320.00
Undivided profits, net	23,340.21	20,817.45	19,040.49	20,837.89	5,037.66
Savings accounts	55,090.67	46,278.08	51,027.37	66,728.60	61,500.32
Dividends unpaid	.....	772.00	.....	.....	9.00
Individual deposits	79,023.01	73,813.27	71,816.30	125,723.60	127,094.89
Demand certificates of deposit	10,418.72	9,072.51	10,146.83	16,601.64	13,951.33
Time certificates of deposit	10,299.00	9,294.00	8,358.00	10,610.99	7,820.99
Certified checks	25.00	192.81	397.00	7,065.75	44.50
Cashier's checks	1,747.33	3,749.57	1,464.89	1,014.09	1,385.30
Other liabilities	.....	.....	.....	.....	45,000.00
Total	$ 232,943.94	$ 217,489.69	$ 215,750.88	$ 335,402.56	$ 349,163.99

Examined January 28, 1915; June 24, 1915; December 4, 1915.

Directors—J. R. Elliott, John C. Skinner, Mary B. Skinner, E. R. Tibbals, Jesse E. Fleming, Dr. A. A. Cunningham, Calvin Fleming.

NO. 241, STATE BANK.

THE CAPITOL HILL STATE BANK, DENVER, COLORADO.

D. C. Bailey, President; C. A. Gebhard, Vice-President; F. W. Birney, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 27,418.66	$ 21,971.67	$ 22,210.28	$ 24,737.46	$ 29,006.05
Loans and discounts (secured by collateral)	30,108.00	40,198.00	35,188.00	39,432.40	60,213.70
Loans on real estate	15,790.18	9,354.90	21,939.40	25,864.40	18,440.14
Overdrafts (secured and unsecured)	645.57	199.70	133.27	139.25	145.53
Other bonds and securities	1,141.27	1,141.27	960.20	20,827.89	15,987.22
Furniture and fixtures	1,870.00	2,073.30	2,609.39	2,668.89	2,578.90
Other real estate	3,308.68	2,929.62	2,967.27	2,983.02	2,995.02
Due from reserve banks	31,203.14	29,479.21	32,675.47	17,333.44	9,181.80
Checks on other banks	1,000.00	1,931.62	3,640.90	503.96	6,306.07
Currency	1,234.00	1,498.00	1,533.00	1,205.00	1,071.00
Gold	55.00	130.00	162.50	110.00	70.00
Silver and fractional coin	1,485.67	411.56	1,313.59	1,117.40	1,168.47
Total	$ 115,260.17	$ 111,318.85	$ 125,333.27	$ 136,923.11	$ 147,163.90

THE CAPITOL HILL STATE BANK, DENVER, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	3,500.00	3,500.00	3,500.00	3,500.00	3,700.00
Undivided profits, net	1,644.34	2,478.96	2,932.32	2,581.74	234.31
Savings accounts	13,764.89	14,623.83	15,119.10	19,103.69	22,492.99
Individual deposits	50,314.62	50,036.07	52,738.30	65,369.49	76,468.94
Due to banks (not reserve banks)	3,864.42	2,381.52	9,911.46	4,930.56	2,459.04
Demand certificates of deposit	6,600.00	2,668.00	5,100.00	5,150.00	5,085.00
Time certificates of deposit	5,131.11	4,995.61	5,508.61	5,643.71	5,891.71
Certified checks	.....	8.50	8.50	70.92	8.50
Cashier's checks	440.79	626.36	514.98	573.00	823.41
Total	$ 115,260.17	$ 111,318.85	$ 125,333.27	$ 136,923.11	$ 147,163.90

Examined January 30, 1915; August 5, 1915.

Directors—D. C. Bailey, F. W. Birney, A. E. Carlton, F. C. Dreher, Charles A. Gebhard, E. W. Hinchman, G. E. Hathaway, W. J. Walters.

NO. 30, TRUST COMPANY.

THE CENTRAL SAVINGS BANK AND TRUST COMPANY, DENVER, COLORADO.

W. M. Marshall, President; J. V. Cockins, Vice-President; Carle H. Smith, Cashier; R. F. Marshall, Assistant Cashier; C. W. Warner, Secretary; J. M. Bordy, Trust Officer.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (secured by collateral)	$1,922,288.03	$1,936,228.74	$1,972,932.49	$2,224,909.79	$2,362,345.95
Loans on real estate	440,329.98	416,125.65	372,593.26	341,489.84	307,853.66
Overdrafts (secured and unsecured)	2,941.96	794.81	1,211.06	998.96	922.92
United States bonds	2,100.00	2,080.00	2,080.00	2,080.00	2,080.00
Other bonds and securities	725,799.69	695,269.54	622,881.71	603,365.56	552,875.30
Furniture and fixtures	58,550.54	58,110.54	58,110.54	57,235.54	57,235.54
Other real estate	48,201.90	48,202.35	65,702.35	65,702.35	62,402.35
Due from banks (not reserve banks)	10,860.82	15,120.07	3,685.36	10,315.34	11,377.31
Cash items (not including checks on other banks)	5,286.65	2,556.80	3,943.44	574.89	3,407.23
Due from reserve banks	701,106.94	751,173.37	933,530.93	873,345.24	899,969.29
Checks on other banks	42,414.16	40,860.40	22,740.98	28,770.87	50,522.47
Currency	93,169.00	80,731.00	92,650.00	97,778.00	89,872.00
Gold	60,797.50	56,102.50	58,597.50	66,152.50	57,942.50
Silver and fractional coin	10,298.16	10,875.82	9,359.94	10,404.28	11,192.47
Total	$4,124,445.33	$4,114,231.59	$4,219,929.56	$4,383,123.16	$4,469,988.99
LIABILITIES.					
Capital stock	$ 300,000.00	$ 300,000.00	$ 300,000.00	$ 300,000.00	$ 300,000.00
Surplus fund	47,500.00	50,000.00	50,000.00	50,000.00	55,000.00
Undivided profits, net	20,066.95	25,571.30	29,410.72	49,641.72	14,526.08
Savings accounts	2,781,314.48	2,771,157.29	2,781,119.56	2,890,620.71	2,924,732.84

Trust funds	1,342.66	4,174.66	949.96	504.06	521.80
Individual deposits	576,071.85	544,367.36	685,155.19	721,375.45	766,645.50
Due to banks (not reserve banks)	248,807.79	271,870.30	232,073.20	218,808.22	251,332.54
Demand certificates of deposit	25,908.69	13,254.21	21,868.91	35,422.48	13,874.55
Time certificates of deposit	102,051.22	98,675.60	89,988.03	103,134.87	106,859.61
Certified checks	7,279.38	7,739.13	11,011.80	1,560.55	5,327.21
Cashier's checks	14,072.31	21,421.74	12,352.19	7,055.10	26,668.86
Reserved for interest	.....	5,000.00	5,000.00	5,000.00	.....
Reserved for taxes	.....	1,000.00	1,000.00	.....	.....
Other liabilities	.....	.....	.....	.....	4,500.00
Total	$4,124,415.33	$4,114,231.59	$4,219,929.56	$4,383,123.16	$4,469,988.99

Examined February 23, 1915; November 15, 1915.

Directors—W. M. Marshall, Carle H. Smith, J. V. Cockins, R. A. Cockins, David Brothers, C. W. Warner, D. H. Staley, J. M. Collins, F. I. Newhouse.

NO. 239, STATE BANK.

THE CITIZENS EXCHANGE BANK, DENVER, COLORADO.

John S. Settle Jr., President; James H. Kyle, Vice-President; Gabriel Jones, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 23,553.50	$ 24,198.86	$ 23,253.76	$ 24,888.83	$ 31,829.75
Loans and discounts (secured by collateral)	19,684.01	20,475.50	25,853.00	33,476.95	38,206.34
Loans on real estate	17,040.00	18,250.00	19,225.00	20,625.00	22,400.00
Overdrafts (secured and unsecured)	37.90	73.45	102.02	36.19	45.49
Other bonds and securities	14,015.54	25,738.51	28,477.92	22,802.95	22,437.56
Furniture and fixtures	3,130.57	3,103.87	3,100.00	3,100.00	3,100.00
Due from banks (not reserve banks)	1,500.00	2,000.00	3,000.00	4,000.00	4,000.00
Cash items (not including checks on other banks)	11.30	85.06	66.92	115.48	172.59
Due from reserve banks	13,475.90	34,460.33	16,357.76	20,433.79	17,471.72
Checks on other banks	1,203.00	.....	.....	.....	.....
Currency	1,077.50	2,124.00	1,414.00	2,563.00	1,322.00
Gold	473.14	862.50	1,757.50	2,270.00	1,253.00
Silver and fractional coin	33.34	419.35	493.42	387.50	595.32
Other resources	.....	57.88	30.97	66.46	15.11
Total	$ 95,235.70	$ 131,849.25	$ 123,232.27	$ 134,766.15	$ 142,848.88
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	500.00	1,000.00	1,000.00	1,000.00	1,500.00
Undivided profits, net	1,475.36	531.47	1,185.39	1,569.11	827.17
Savings accounts	9,620.27	12,043.82	15,213.89	18,382.52	22,787.07
Dividends unpaid	.....	.....	.....	.....	6.00
Individual deposits	40,751.25	69,843.11	54,873.29	59,267.63	61,462.24
Demand certificates of deposit	.....	.....	2,500.00	2,500.00	3,250.00
Time certificates of deposit	12,040.06	15,181.33	15,743.34	21,462.34	22,688.71

THE CITIZENS EXCHANGE BANK, DENVER, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Certified checks	.....	750.00	750.00	.....	.....
Cashier's checks	848.76	2,496.51	1,966.36	584.55	327.69
Total	$ 95,235.70	$ 131,849.25	$ 123,232.27	$ 134,766.15	$ 142,848.88

Examined May 11, 1915; October 27, 1915.
Directors—John S. Settle, Jr., James H. Kyle, Gabriel oJnes, W. B. Barr, C. W. Hall, E. E. Hammond, W. E. Johnson, R. F. Lamberton, D. J. Meyerpeter.

NO. 173, TRUST COMPANY.

THE CITY BANK AND TRUST COMPANY, DENVER, COLORADO.

J. W. Galligan, President; George McLean, Vice-President; J. E. Osborne, Vice-President; R. A. Brown, Cashier; Otto Keine, Assistant Cashier; C. W. Tunnell, Trust Officer.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 84,377.72	$ 76,477.84	$ 92,585.59	$ 98,957.78	$ 94,717.28
Loans and discounts (secured by collateral)	116,927.59	120,590.34	146,246.60	138,232.68	211,721.26
Loans on real estate	102,487.26	102,487.26	102,461.29	102,369.29	44,447.36
Overdrafts (secured and unsecured)	1,112.34	1,086.43	1,072.58	1,190.19	826.73
Other bonds and securities	74,833.25	78,583.25	78,583.25	83,672.74	78,482.44
Furniture and fixtures	13,746.20	13,743.70	13,744.20	13,742.45	13,820.70
Other real estate	9,492.81	9,492.81	9,492.81	9,492.81	7,000.00
Due from banks (not reserve banks)	95.50	8.00	3.00	481.33	56.33
Cash items (not including checks on other banks)	416.85	1,334.32	2,489.55	1,186.83	1,367.21
Due from reserve banks	70,897.36	93,577.52	88,246.63	70,396.45	54,677.73
Checks on other banks	8,439.36	4,685.13	3,284.77	2,037.81	3,329.57
Currency	14,315.00	11,921.00	7,049.00	10,843.00	9,766.00
Gold	1,245.00	1,313.00	1,718.00	1,125.50	940.50
Silver and fractional coin	2,842.09	4,201.74	3,177.20	2,711.71	2,241.78
Expense account	.....	.....	.....	.....	1.50
Total	$ 501,228.33	$ 519,502.34	$ 550,154.47	$ 536,440.57	$ 523,396.39
LIABILITIES.					
Capital stock	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus fund	4,420.81	4,420.81	4,420.81	5,000.00	5,000.00
Undivided profits, net	2,811.43	4,010.03	2,143.63	2,595.72	529.07
Bills payable	25,000.00	.....	.....	.....	.....
Savings accounts	173,224.88	192,118.81	198,279.43	199,935.84	215,744.41
Trust funds	1,026.07	5,797.25	2,435.08	1,276.70	249.09
Individual deposits	136,963.10	164,165.12	188,577.16	183,881.06	162,932.69
Due to banks (not reserve banks)	12,296.85	27,865.48	25,899.04	19,979.27	6,479.05
Demand certificates of deposit	28,685.00	5,025.00	11,282.80	11,267.56	10,735.00
Time certificates of deposit	13,101.59	11,010.30	12,808.04	8,883.04	14,199.04

Certified checks	193.38	2,064.42	78.10	1,228.85	4,072.23
Cashier's checks	3,505.22	3,025.12	4,230.38	2,392.53	3,455.81
Total	$ 501,228.33	$ 519,502.34	$ 550,154.47	$ 536,440.57	$ 523,396.39

Examined May 18, 1915; November 27, 1915.
Directors—H. F. Crocker, W. J. Galligan, George McLean, J. E. Osborne, A. W. Gillette, F. N. Bancroft.

NO. 92, STATE BANK.

THE COLORADO STATE AND SAVINGS BANK, DENVER, COLORADO.

W. A. McCutchen, President; B. F. Clark, Vice-President and Cashier; F. L. Barkley, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 34,136.91	$ 35,100.70	$ 38,920.35	$ 28,950.10	30,647.15
Loans and discounts (secured by collateral)	119,568.22	117,381.98	120,222.15	128,628.63	126,597.45
Loans on real estate	3,025.00	3,025.00	2,790.00	2,847.00	2,622.00
Overdrafts (secured and unsecured)	240.83	114.39	206.53	97.14	405.10
Other bonds and securities	12,288.47	11,788.47	9,669.46	10,628.28	9,266.82
Furniture and fixtures	9,850.00	9,849.00	9,850.00	9,849.00	9,849.00
Other real estate	4,900.00	4,900.00	6,031.40	6,031.40	6,031.40
Due from banks (not reserve banks)	870.72	.....	188.00	25.00	64.50
Cash items (not including checks on other banks)	24.10	94.53	116.34	101.95	.75
Due from reserve banks	26,739.67	33,978.69	32,955.23	43,905.36	71,250.81
Checks on other banks	1,356.86	234.16	817.95	382.41	1,111.40
Currency	2,699.00	4,149.00	5,208.00	3,644.00	4,704.00
Gold	3,440.00	1,790.00	1,700.00	2,310.00	1,645.00
Silver and fractional coin	4,879.62	2,622.88	4,104.05	3,759.94	3 105.96
Total	$ 224,019.40	$ 225,028.80	$ 232,779.46	$ 241,160.21	$ 267,301.34
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Undivided profits, net	2,006.68	2,960.26	3,780.76	5,097.54	2,913.75
Savings accounts	42,327.34	41,376.07	40,492.31	40,944.84	51,400.72
Individual deposits	89,470.24	95,827.22	85,767.43	84,159.99	99,535.59
Due to banks (not reserve banks)	8,747.00	6,098.96	8,940.94	11,149.40	9,568.06
Due to reserve banks	4,861.53	4,881.91	4,901.30	4,911.33	4,942.20
Time certificates of deposit	26,161.99	22,045.92	35,457.81	43,670.46	45,410.84
Certified checks	.....	50.00	609.30	350.00	2,646.75
Cashier's checks	444.62	1,788.46	2,82.61	876.65	883.43
Total	$ 224,019.40	$ 225,028.80	$ 232,779.46	$ 241,160.21	$ 267,301.34

Examined May 13, 1915; October 23, 1915.
Directors—F. L. Barkley, B. F. Clark, Ewell M. Clark, F. R. Lilyard, W. A. McCutchen, C. M. McCutchen.

NO. 280, STATE BANK.

THE COMMERCE STATE AND SAVINGS BANK, DENVER, COLORADO.

D. H. Staley, President; J. M. Collins, Vice-President; Wesley Staley, Cashier; E. M. Collins, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$	$ 28,966.48	$ 19,940.30	$ 16,997.48	$ 53,946.10
Loans and discounts (secured by collateral)	18,516.68	63,465.87	102,338.97	110,490.95	110,983.85
Overdrafts (secured and unsecured)	.....	3.40	203.47	42.27	.96
Other bonds and securities	.....	5,915.83	8,307.50	9,415.50	8,307.50
Furniture and fixtures	.....	358.10	425.65	562.50	1,146.60
Due from banks (not reserve banks)	5,000.00	5,027.42	4,093.25	.....	.....
Cash items (not including checks on other banks)	.....	37.80	114.31	50.00	15.00
Due from reserve banks	26,733.03	73,739.86	39,459.48	35,833.95	55,973.28
Checks on other banks	.....	4,137.67	600.32	232.30	435.83
Currency	.....	3,175.00	3,433.00	3,273.00	4,022.00
Gold	.....	330.00	887.50	485.00	1,320.00
Silver and fractional coin	.....	915.14	605.66	971.68	545.40
Other resources	.....	823.00	40.00	2,483.09	.....
Total	$ 50,249.71	$ 186,895.57	$ 180,449.41	$ 180,837.72	$ 236,696.52
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Undivided profits, net	249.71	103.79	339.01	466.32	1,213.53
Savings accounts	.....	14,903.59	13,933.49	17,738.63	42,334.80
Individual deposits	.....	46,777.44	55,915.87	52,106.98	67,160.49
Due to banks (not reserve banks)	.....	64,764.91	45,752.74	44,401.43	50,563.86
Demand certificates of deposit	.....	5,470.00	9,404.38	9,209.81	8,704.81
Time certificates of deposit	.....	2,867.01	3,934.60	3,642.00	15,368.28
Certified checks	.....	168.22	715.00	331.70	670.00
Cashier's checks	.....	1,840.61	454.32	2,940.85	680.75
Total	$ 50,249.71	$ 186,895.57	$ 180,449.41	$ 180,837.72	$ 236,696.52

Examined May 11, 1915; October 20, 1915.
Directors—J. M. Collins, J. F. Church, Dr. E. L. Foster, S. S. Kendall, August Loehwing, D. H. Staley, Wesley Staley.

NO. 33, STATE BANK.

THE DENVER STOCK YARDS BANK, DENVER, COLORADO.

Fred E. Hovey, President; Henry Gebhard, Vice-President; F. J. Denison, Vice-President; F. M. Butcher, Cashier; W. D. Clark, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 221,673.93	$ 403,325.27	$ 349,758.10	$ 535,129.65	$ 436,135.92
Loans and discounts (secured by collateral)	1,157,231.43	450,511.20	500,833.50	212,858.42	302,722.76

Loans on real estate	.....	.....	.....	.....	45,759.50
Overdrafts (secured and unsecured)	4,105.38	2,539.93	6,007.66	8,809.04	8,819.79
Other bonds and securities	250.00	15,330.80	15,330.80	250.00	250.00
Due from banks (not reserve banks)	31,753.99	6,625.85	3,735.64	3,349.53	2,454.16
Cash items (not including checks on other banks)	.....	.....	.....	3,083.98	111.25
Due from reserve banks	176,588.86	195,624.67	298,982.62	310,703.71	206,543.61
Checks on other banks	.....	292.00	1,197.72	.....	.....
Currency	8,508.00	12,642.00	7,259.00	17,100.00	9,000.00
Gold	7,077.50	6,240.00	6,110.00	6,000.00	6,155.00
Silver and fractional coin	1,601.95	3,650.90	2,413.01	2,172.95	3,097.42
Total	$1,608,791.04	$1,096,782.62	$1,191,628.05	$1,099,457.28	$1,021,089.41
LIABILITIES.					
Capital stock	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus fund	100,000.00	100,000.00	100,000.00	93,000.00	93,000.00
Undivided profits, net	42,805.12	44,448.01	46,664.47	219.52	1,716.48
Bills payable	159,153.72	.....	.....	.....	.....
Savings accounts	220,542.46	181,847.01	175,978.20	175,262.28	171,865.91
Individual deposits	630,517.65	436,639.90	514,175.09	487,518.60	405,246.88
Due to banks (not reserve banks)	86,744.15	78,775.76	65,716.76	83,744.76	100,570.06
Due to reserve banks	65,294.76	.....	.....	.....	.....
Demand certificates of deposit	80,500.00	55,250.00	25,250.00	25,250.00	25,250.00
Time certificates of deposit	42,810.55	41,795.55	60,195.55	59,580.55	68,789.97
Certified checks	260.40	.....	165.00	473.14	.....
Cashier's checks	80,162.23	58,026.39	103,482.98	74,408.43	54,650.11
Total	$1,608,791.04	$1,096,782.62	$1,191,628.05	$1,099,457.28	$1,021,089.41

Examined February 5, 1915; October 6, 1915.
Directors—Fred E. Hovey, F. J. Denison, Henry Gebhard, Charles A. Gebhard, James Brennan.

NO. 269, PRIVATE BANK.

THE FINANCE BANK OF DENVER, DENVER, COLORADO.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 5,825.75	$ 6,581.49	$ 10,178.34	$ 10,001.98	$ 10,937.99
Loans and discounts (secured by collateral)	558.61	1,016.49	824.64	1,238.81	.....
Overdrafts (secured and unsecured)	.....	.....	.....	.....	534.40
Due from banks (not reserve banks)	401.11	323.23	40.61	28.87	17.13
Cash items (not including checks on other banks)	.....	.....	.....	342.00	.....
Checks on other banks	5,008.12	4,684.01	.....	.....	.....
Total	$ 11,793.59	$ 12,605.22	$ 11,043.59	$ 11,611.66	$ 11,489.52
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	.....	1,043.29	1,165.13	1,165.13
Undivided profits, net	1,243.59	1,581.21	30	97.52	100.38
Bills payable	550.00	1,024.01	.....	349.01	224.01
Total	$ 11,793.59	$ 12,605.22	$ 11,043.59	$ 11,611.66	$ 11,489.52

Examined June 1, 1915; December 13, 1915.
Owner—J. Mignolet.

NO. 150, STATE BANK.

FLEMING BROTHERS, BANKERS, DENVER, COLORADO.

Jesse E. Fleming, President; Calvin Fleming, Vice-President; Arthur F. Holt, Cashier; C. M. Hursh, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915
Loans and discounts (unsecured)	$ 87,012.50	$ 88,937.90	$ 94,018.69
Loans and discounts (secured by collateral)	6,157.64	1,987.00	1,587.00
Loans on real estate	11,590.00	1,300.00	1,650.00
Overdrafts (secured and unsecured)	4,079.07	8,689.77	988.69
Other bonds and securities	250.00	974.00	250.00
Furniture and fixtures	3,500.00	3,500.00	3,500.00
Due from reserve banks	2,390.77	10,622.05	1,627.17
Checks on other banks	6,556.82	1,234.03	4,607.23
Currency	1,319.00	2,555.00	1,568.00
Gold	1,170.00	1,002.50	580.00
Silver and fractional coin	2,789.94	2,555.23	1,358.77
Total	$ 126,815.74	$ 123,357.48	$ 111,735.61
LIABILITIES.			
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	3,200.00	3,320.00	3,320.00
Undivided profits, net	1,200.46	594.13	1,223.32
Savings accounts	23,541.61	21,334.25	19,061.61
Individual deposits	51,770.65	57,261.33	48,062.73
Due to reserve banks	4,830.74	62.52	.....
Demand certificates of deposit	10,000.00	5,000.00	8,667.49
Time certificates of deposit	1,833.49	4,285.49	.....
Certified checks	65.93	1,014.50	392.50
Cashier's checks	372.86	485.26	407.96
Total	$ 126,815.74	$ 123,357.48	$ 111,735.61

Examined January 29, 1915. Consolidated with the Broadway Bank, June 12, 1915.
Directors—Jesse E. Fleming, Calvin Fleming, James E. Young, D. C. Wyatt, P. D. Rothwell, A. A. Cunningham.

NO. 36. TRUST COMPANY.

THE GERMAN AMERICAN TRUST COMPANY, DENVER, COLORADO.

Godfrey Schirmer, President; Adolph J. Zang, First Vice-President; John A. Keefe, Second Vice-President; William F. Dieter, Secretary-Treasurer; Adolph Kuensemueller, Asst. Secretary; Emil, Herzog Asst. Secretary.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 940,911.76	$ 895,463.48	$ 952,265.28	$ 1,100,843.44	$ 1,201,172.24
Loans and discounts (secured by collateral)	623,910.19	605,052.29	615,245.59	621,938.73	614,854.69
Loans on real estate	629,296.14	631,566.86	683,308.60	693,674.01	697,863.62
Overdrafts (secured and unsecured)	3,005.65	3,290.65	4,708.68	1,241.09	4,423.20

United States bonds	22,200.00	.....	.....	.....	.....
Bonds to secure postal savings	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00
Other bonds and securities	1,512,445.03	1,428,430.28	1,503,640.96	1,530,970.25	1,497,562.65
Premium on bonds	1,614.00	963.75	963.75	963.75	963.75
Furniture and fixtures	22,500.00	22,742.60	22,761.15	22,780.37	21,500.00
Banking house	50,000.00	50,000.00	50,000.00	50,000.00	48,000.00
Other real estate	66,611.35	66,155.44	66,366.72	64,797.18	51,850.90
Due from banks (not reserve banks)	3,082.78	3,523.11	6,129.49	5,298.88	6,179.40
Cash items (not including checks on other banks)	21,940.14	6,570.16	5,254.79	5,750.85	10,666.55
Due from reserve banks	769,732.16	595,494.77	772,956.45	708,157.16	900,941.30
Checks on other banks	24,839.71	15,658.15	47,273.40	16,162.34	19,230.89
Currency	89,727.00	90,314.00	89,948.00	77,712.00	241,444.00
Gold	59,240.00	55,492.50	54,680.00	63,822.50	63,665.00
Silver and fractional coin	14,513.67	9,954.73	9,691.60	12,612.19	18,872.88
Other resources	30,092.38	33,014.92	33,784.05	46,362.21	82,473.45
Total	$4,925,661.96	$4,553,687.69	$4,958,978.51	$5,063,086.95	$5,521,664.52
LIABILITIES.					
Capital stock	$ 500,000.00	$ 500,000.00	$ 500,000.00	$ 500,000.00	$ 500,000.00
Surplus fund	160,000.00	160,000.00	160,000.00	160,000.00	165,000.00
Undivided profits, net	6,160.29	21,197.64	45,841.84	76,332.24	30,903.78
Savings account	2,358,945.53	2,309,176.18	2,367,632.80	2,443,493.25	2,420,484.59
Postal savings accounts	31,064.00	31,446.72	31,270.33	31,270.33	31,659.10
Trust funds	23,929.90	25,036.23	20,423.93	47,447.65	29,353.54
Dividends unpaid	20,000.00	40.00	.....	.....	.....
Individual deposits	1,219,623.45	1,001,446.10	1,277,032.34	1,258,161.30	1,638,451.25
Due to banks (not reserve banks)	51,392.39	19,496.93	47,402.09	55,789.70	51,349.11
Demand certificates of deposit	56,717.45	32,768.75	3,527.75	5,127.75	13,868.73
Time certificates of deposit	382,729.85	374,425.18	381,984.42	403,008.12	459,062.38
Certified checks	19,950.70	7,776.97	4,814.74	7,682.58	1,962.21
Cashier's checks	70,312.98	37,661.28	88,453.70	41,802.06	102,670.60
Reserved for taxes	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Other liabilities	16,835.42	25,215.71	22,594.57	24,971.97	68,899.23
Total	$4,925,661.96	$4,553,687.69	$4,958,978.51	$5,063,086.95	$5,521,664.52

Examined, May 3, 1915; Dec. 20, 1915.

Directors—William J. Chamberlain, Wm. F. Dieter, Jacob Fillius, John A. Keefe, Louis Mack, H. P. Nagel, Godfrey Schirmer, Fritz Thies, Fred G. Walsen, Adolph J. Zang, Phillip A. Zang.

NO. 234. TRUST COMPANY.

THE GUARDIAN TRUST COMPANY, DENVER, COLORADO.

Samuel M. Willner, President; Charles Willner, Vice-President; Hugh L. MacWhirter, Vice-President; David H. Coover, Vice-President; William L. Hahn, Secretary-Treasurer; Charles W. Jones, Asst. Secretary-Treasurer.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 18,821.80	$ 16,576.80	$ 17,470.08	$ 14,934.18	$ 14,100.08
Loans and discounts (secured by collateral)	18,165.00	21,390.00	18,345.00	19,810.00	18,385.00

THE GUARDIAN TRUST COMPANY, DENVER, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans on real estate	10,155.00	11,810.00	11,650.00	10,840.00	7,930.00
Overdrafts (secured and unsecured)	10.08	.....	16.41	9.23	.....
Bonds to secure postal savings	5,162.50	5,162.50	5,162.50	5,162.50	5,162.50
Other bonds and securities	246,282.95	281,323.76	242,819.36	231,242.77	140,410.07
Furniture and fixtures	7,434.50	7,434.00	7,434.00	7,432.50	82,277.02
Banking house	114,398.15	114,398.15	114,398.15	151,398.15	151,398.15
Due from banks (not reserve banks)	46,681.74	25,268.28	78,606.86	57,986.26	57,772.57
Cash items (not including checks on other banks)	99.41	.10	1.10	.60	8.20
Due from reserve banks	11,605.29	10,247.11	11,127.52	21,436.34	12,080.31
Checks on other banks	1,510.69	1,229.62	3,706.30	1,585.57	358.23
Currency	17,241.00	16,300.00	11,671.00	11,068.00	10,776.00
Gold	16,555.00	15,365.00	14,565.00	15,165.00	10,715.00
Silver and fractional coin	3,478.77	3,890.76	2,974.89	6,001.18	3,2223.61
Other resources	493.48	425.84	202.42	493.69	195.23
Total	$ 518,095.36	$ 530,821.92	$ 540,150.59	$ 554,565.97	$ 514,791.97
LIABILITIES.					
Capital stock	$ 240,000.00	$ 240,000.00	$ 240,000.00	$ 240,000.00	$ 240,000.00
Surplus fund	7,850.00	7,850.00	7,850.00	7,850.00	7,850.00
Undivided profits, net	2,305.23	2,797.30	4,631.37	6,693.79	6,237.28
Bills payable	60,000.00	60,000.00	60,000.00	60,000.00	.....
Savings accounts	61,779.96	69,773.13	82,849.17	89,071.22	92,682.45
Postal savings accounts	3,797.83	3,843.35	3,746.30	3,746.30	3,793.34
Trust funds	.....	.....	600.00	600.00	600.00
Individual deposits	138,463.94	133,524.28	124,671.33	132,159.84	147,737.90
Demand certificates of deposit	200.00	10,100.00	10,230.00	10,200.00	10,465.98
Time certificates of deposit	2,710.00	2,055.00	1,705.00	2,955.00	3,481.40
Certified checks	88.35	97.50	627.41	255.82	25.00
Cashier's checks	500.05	481.36	2,040.01	434.00	1,067.62
Reserved for interest	400.00	150.00	600.00	600.00	350.00
Reserved for taxes	.....	150.00	600.00	.....	500.00
Total	$ 518,095.36	$ 530,821.92	$ 540,150.59	$ 554,565.97	$ 514,791.97

Examined May 21, 1915; December 3, 1915.

Directors—J. W. Boyd, William L. Hahn, Charles W. Jones, Hugh L. MacWhirter, Dr. George L. Olmsted, Charles Willner, Samuel M. Willner.

NO. 261, PRIVATE BANK.

E. C. HEALY BANK, DENVER, COLORADO.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (secured by collateral)	$ 12,594.40	$ 10,673.25	$ 12,007.95	$ 12,356.50	$ 10,558.75
Overdrafts (secured and unsecured)	.....	548.34	608.52	845.42	63.24
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Cash items (not including checks on other banks)	.....	300.00	400.00	500.00	700.00

Due from reserve banks	760.04	1,812.41	405.74	172.94	795.76
Checks on other banks	9.00	75.60	75.95	144.80	1,531.40
Currency	500.00	350.00	250.00	110.00	300.00
Gold	150.00	40.00	50.00	.....	250.00
Silver and fractional coin	133.67	241.60	265.89	70.74	92.90
Total	$ 15,147.11	$ 15,041.20	$ 15,064.05	$ 15,200.40	$ 15,292.05
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	678.40	678.40	678.40	678.40	678.40
Undivided profits, net	.....	362.80	385.65	522.00	613.65
Bills payable	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Individual deposits	468.71	.....	.....	.....	.....
Total	$ 15,147.11	$ 15,041.20	$ 15,064.05	$ 15,200.40	$ 15,292.05

Examined April 19, 1915; November 8, 1915.
Owner—E. C. Healy.

NO. 182, TRUST COMPANY.

THE HIBERNIA BANK AND TRUST COMPANY, DENVER, COLORADO.

W. R. Leonard, President; M. C. Harrington, Vice-President; W. O. Reynolds, Vice-President; J. O. Talbott, Vice-President; S. J. Young, Secretary; Robert A. Sullivan, Treasurer.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 99,314.57	$ 99,259.05	$ 97,330.74	$ 102,376.70	$ 107,041.24
Loans and discounts (secured by collateral)	76,384.65	71,507.39	87,241.97	92,064.42	102,807.52
Loans on real estate	75,112.29	70,395.29	68,571.95	71,521.95	77,391.95
Overdrafts (secured and unsecured)	208.00	204.96	1,108.97	921.91	4,016.86
Other bonds and securities	281,981.31	264,833.62	286,928.78	314,922.88	325,289.88
Premium on bonds	631.08	245.96	1,319.05	2,006.15	1,616.40
Other real estate	6,581.77	6,191.79	6,184.96	6,134.96	6,134.96
Due from banks (not reserve banks)	86.10	5,798.50	1,856.00	180.00	200.00
Cash items (not including checks on other banks)	186.00	13.45	2,294.85	13.50	116.20
Due from reserve banks	100,538.75	193,958.87	121,884.19	154,999.22	161,264.92
Checks on other banks	25,286.87	748.64	3,087.74	22,936.71	10,292.42
Currency	12,910.00	14,479.00	8,046.00	17,466.00	21,195.00
Gold	10,560.00	9,427.50	10,895.00	10,507.50	10,280.00
Silver and fractional coin	2,314.46	2,088.65	1,872.76	5,046.47	3,131.92
Total	$ 692,095.85	$ 739,152.67	$ 698,622.96	$ 801,098.37	$ 830,719.27
LIABILITIES.					
Capital stock	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Undivided profits, net	2,563.68	2,085.68	4,925.99	3,824.20	3,166.51
Savings accounts	184,815.28	199,994.17	206,257.35	220,401.03	226,888.50
Trust funds	2,805.02	38,032.83	31,502.58	26,922.76	6,278.06
Individual deposits	263,361.52	281,373.10	243,022.66	303,369.58	307,859.58

THE HIBERNIA BANK AND TRUST COMPANY, DENVER, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Due to banks (not reserve banks)	10,637.04	11,322.28	10,740.43	10,604.97	12,142.62
Demand certificates of deposit	3,074.49	3,395.69	3,309.92	4,034.55	5,239.76
Time certificates of deposit	113,950.43	86,328.74	96,780.29	130,956.39	165,956.39
Certified checks	60.87	1,248.81	214.76	163.98	388.87
Cashier's checks	10,827.52	15,371.37	1,868.98	820.91	2,798.98
Total	$ 692,095.85	$ 739,152.67	$ 698,622.96	$ 801,098.37	$ 830,719.27

Examined May 13, 1915; November 2, 1915.

Directors—M. C. Harrington, W. R. Leonard, Larry Maroney, John McGregor, John F. Reardon, C. H. Redmond, W. O. Reynolds, A. Schober, Robert A. Sullivan, J. O. Talbott, S. J. Young.

NO. 202, TRUST COMPANY.

THE HOME SAVINGS AND TRUST COMPANY, DENVER, COLORADO.

F. L. Bishop, President; M. A. McLaughlin, Vice-President; D. A. Barton, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 280,680.60	$ 339,374.81	$ 372,353.13	$ 396,816.56	$ 435,389.31
Loans and discounts (secured by collateral)	211,150.31	207,554.51	226,409.99	229,718.17	234,545.17
Loans on real estate	185,289.05	193,196.70	199,623.23	198,341.43	257,982.43
Overdrafts (secured and unsecured)	5,703.74	5,148.08	9,350.61	16,086.11	7,669.07
Other bonds and securities	21,848.89	25,412.79	42,472.78	36,782.09	38,382.09
Furniture and fixtures	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Other real estate	25,050.00	37,050.00	37,050.00	37,750.00	37,750.00
Due from banks (not reserve banks)	511.69	569.89	511.69	545.00	1,144.25
Cash items (not including checks on other banks)	474.00	474.00	387.00	.....	.....
Due from reserve banks	115,103.95	109,780.70	92,887.86	86,174.59	101,508.59
Checks on other banks	778.45	795.18	398.01	735.94	673.08
Currency	18,626.00	20,788.00	17,579.00	25,608.00	26,552.00
Gold	10,777.50	15,257.50	13,022.50	14,285.00	17,495.00
Silver and fractional coin	5,697.83	4,016.53	2,428.93	3,320.20	4,795.77
Total	$ 886,192.01	$ 963,938.69	$1,018,974.73	$1,050,663.09	$1,168,386.76
LIABILITIES.					
Capital stock	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus fund	10,000.00	10,600.00	10,600.00	10,600.00	10,600.00
Undivided profits, net	5,852.17	1,440.87	3,528.10	5,377.65	2,901.79
Savings accounts	288,099.29	344,762.17	417,000.24	483,413.47	534,036.43
Individual deposits	395,647.77	430,214.87	401,123.97	378,781.73	450,471.46
Due to banks (not reserve banks)	5,117.86	5,135.26	.....	.....	.....
Demand certificates of deposit	25,873.27	13,100.00	14,532.00	13,332.00	11,595.53
Time certificates of deposit	40,972.28	43,755.77	45,233.03	43,511.02	42,907.61
Certified checks	1,970.55	3,657.44	1,023.18	1,015.73	1,816.30
Cashier's checks	12,658.82	11,272.31	25,934.21	14,631.49	14,057.64
Total	$ 886,192.01	$ 963,938.69	$1,018,974.73	$1,050,663.09	$1,168,386.76

Examined May 15, 1915; December 15, 1915.

Directors—H. Brown Cannon, D. A. Barton, F. L. Bishop, F. W. Broad, Theo. L. Meier, F. E. Mulvehill, M. A. McLaughlin, George W. Vallery.

NO. 258, PRIVATE BANK.

THE IDEAL BANK, DENVER, COLORADO.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (secured by collateral)	$ 11,238.88	$ 11,785.48	$ 12,155.36	$ 12,516.16	$ 13,524.32
Due from reserve banks	1,148.47	1,073.24	828.68	63.44	479.75
Currency	.....	26.00	41.00	.....	50.00
Gold	.....	.....	.....	60.00	.....
Silver and fractional coin	44.80	.77	.51	9.54	5.37
Total	$ 12,432.15	$ 12,885.49	$ 13,025.55	$ 12,649.14	$ 14,059.44
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	350.01	350.01	350.01	350.01
Undivided profits, net	397.29	.....	140.06	463.65	973.95
Individual deposits	2,034.86	2,535.48	2,535.48	1,835.48	2,735.48
Total	$ 12,432.15	$ 12,885.49	$ 13,025.55	$ 12,649.14	$ 14,059.44

Examined April 19, 1915; November 1, 1915.
Owner—F. L. Birney.

NO. 1, TRUST COMPANY.

THE INTERNATIONAL TRUST COMPANY, DENVER, COLORADO.

M. D. Thatcher, President; Theo G. Smith, Vice-President; H. J. Alexander, Vice-President; P. E. Cleland, Treasurer; H. H. Brooks, Secretary; F. G. Harrington, Assistant Secretary.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$1,379,338.93	$1,363,263.68	$1,452,464.53	$1,681,734.53	$1,335,195.85
Loans and discounts (secured by collateral)	2,388,397.61	2,433,987.65	2,218,421.42	2,184,537.43	2,458,953.92
Loans on real estate	179,635.50	199,060.00	212,490.00	254,055.00	264,691.61
Overdrafts (secured and unsecured)	12,821.28	11,745.65	1,469.88	355.38	343.74
Bonds to secure postal savings	73,000.00	73,000.00	73,000.00	73,000.00	70,000.00
Other bonds and securities	2,638,782.40	2,776,187.21	2,818,484.05	2,801,726.74	3,482,338.29
Other real estate	36,295.49	36,295.49	36,295.49	36,501.08	57,036.83
Due from banks (not reserve banks)	343,578.03	4,157.84	8,624.26	5,296.11	5,281.29
Cash items (not including checks on other banks)	31.95	5,950.00	16,862.15	359.51	1,255.75
Due from reserve banks	1,877,474.71	1,831,154.43	2,316,598.33	2,394,239.78	1,874,619.07
Checks on other banks	40,921.41	284.48	1,122.37	2,126.06	2,206.37
Currency	253,834.00	235,492.00	246,517.00	256,185.00	280,015.00
Gold	57,911.00	31,136.00	7,416.00	36,058.50	14,286.00
Silver and fractional coin	2,495.48	1,176.67	1,470.56	1,586.03	1,673.22
Other resources	.....	.....	14,067.36	13,678.94	14,048.56
Total	$9,284,517.79	$9,002,891.10	$9,428,003.40	$9,741,440.12	$9,861,945.50

THE INTERNATIONAL TRUST COMPANY, DENVER, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Capital stock	$ 350,000.00	$ 350,000.00	$ 350,000.00	$ 350,000.00	$ 350,000.00
Surplus fund	650,000.00	650,000.00	650,000.00	650,000.00	650,000.00
Undivided profits, net	12,666.75	36,354.40	41,582.18	67,386.77	35,485.79
Savings accounts	4,381,329.30	4,840,447.34	4,984,159.79	5,149,829.74	5,167,880.15
Postal savings accounts	45,071.41	45,071.41	44,624.81	44,624.81	45,180.82
Trust funds	402,182.86	224,937.22	165,623.23	114,532.20	124,236.89
Dividends unpaid	17,550.00	770.00	840.00	770.00	770.00
Individual deposits	2,072,347.86	2,069,908.75	2,219,066.35	2,256,871.11	2,309,879.27
Due to banks (not reserve banks)	31,389.13	50,136.25	53,373.75	37,694.31	57,686.86
Demand certificates of deposit	133,616.75	151,345.94	154,585.52	153,172.69	152,102.69
Time certificates of deposit	432,425.53	393,041.41	524,055.50	730,063.51	821,396.91
Certified checks	242.64	3,875.09	935.07	1,111.92	923.33
Cashier's checks	136,580.25	81,244.94	145,191.14	79,855.60	95,431.63
Reserved for interest	3,356.40	37,743.09	73,450.80	91,721.59	40,721.86
Reserved for taxes	15,758.91	18,015.26	20,515.26	13,805.87	10,219.30
Total	$9,284,517.79	$9,002,891.10	$9,428,003.40	$9,741,440.12	$9,861,915.50

Examined January 6, 1915; July 9, 1915.

Directors—Alva Adams, H. J. Alexander, H. M. Blackmer, John Evans, Julius C. Gunter, J. A. Hayes, Gerald Hughes, A. V. Hunter, John W. Morey, John H. Porter, Theo G. Smith, M. D. Thatcher.

NO. 250, TRUST COMPANY.

THE INTERSTATE TRUST COMPANY, DENVER, COLORADO.

F. N. Briggs, President; L. C. Greenlee, Vice-President; Valdo F. Wilson, Vice-President; Paul Hardey, Cashier; C. A. Land, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 299,788.75	$ 321,302.67	$ 313,304.41	$ 310,282.25	$ 333,327.42
Loans and discounts (secured by collateral)	379,194.08	382,022.61	372,602.36	366,595.70	372,723.51
Loans on real estate	156,471.34	143,181.34	167,056.54	207,353.98	176,224.85
Overdrafts (secured and unsecured)	134.79	83.12	923.44	572.02	679.69
Bonds to secure postal savings	14,000.00	14,000.00	14,000.00	14,000.00	14,000.00
Other bonds and securities	406,391.12	404,420.29	427,525.53	428,257.18	424,836.64
Premium on bonds	4,446.34	4,446.34	4,446.34	4,446.34	4,498.34
Furniture and fixtures	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Other real estate	13,928.60	15,381.36	15,916.14	21,433.87	21,433.87
Due from banks (not reserve banks)	17,663.80	15,097.59	13,989.88	16,582.56	17,491.28
Cash items (not including checks on other banks)	4,433.20	1,195.82	775.23	2,658.88	1,622.01
Due from reserve banks	246,896.23	366,487.71	357,661.02	336,822.34	344,057.74
Currency	85,469.00	66,472.00	56,836.00	61,236.00	47,906.00
Gold	6,827.50	7,357.50	5,547.50	5,845.00	7,300.00
Silver and fractional coin	11,208.21	11,228.29	7,574.36	14,994.26	12,954.25
Other resources	2,759.42	3,276.79	3,602.69	3,338.58	4,023.36
Total	$1,669,612.38	$1,775,953.45	$1,781,752.44	$1,814,418.96	$1,803,078.96

LIABILITIES.					
Capital stock	$ 200,000.00	$ 200,000.00	$ 200,000.00	$ 200,000.00	$ 200,000.00
Surplus fund	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00
Undivided profits, net	134.68	2,124.09	6,488.99	17,917.88	1,118.57
Savings accounts	780,716.14	797,550.35	803,041.86	849,244.35	836,356.72
Postal savings accounts	8,933.80	9,045.58	8,956.67	8,956.67	9,068.26
Trust funds	50.78	349.55	515.06	4,173.59	1,699.29
Individual deposits	458,289.73	510,785.17	494,996.18	503,608.25	511,747.68
Due to banks (not reserve banks)	55,524.57	52,726.76	39,784.27	28,080.95	36,249.83
Due to reserve banks	5,000.00	3,000.00	1,246.01	.....	.....
Demand certificates of deposit	3,446.56	1,784.41	6,599.89	3,033.89	9,701.94
Time certificates of deposit	107,579.20	123,356.72	133,610.60	125,834.60	126,263.70
Certified checks	2,157.95	19,339.86	37,390.82	24,337.26	23,107.36
Cashier's checks	6,763.97	15,196.14	9,122.09	8,593.92	7,066.45
Other liabilities	1,015.00	695.00	.....	637.60	699.16
Total	$1,669,612.38	$1,775,953.48	$1,781,752.44	$1,814,418.96	$1,803,078.96

Examined May 20, 1915; December 7, 1915.

Directors—F. N. Briggs, Charles Jaeger, I. B. Perkins, Paul Hardey, Foster Symes, V. F. Wilson, A. M. Clark, O. D. Cass, L. C. Greenlee.

NO. 160, STATE BANK.

ITALIAN AMERICAN BANK, DENVER, COLORADO.

Prospero Frazzini, President; Cesare Frazzini, Vice-President; Felicito Frazzini, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 9, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 60,540.80	$ 55,217.82	$ 58,279.97	$ 62,899.58	$ 66,940.37
Loans and discounts (secured by collateral)	46,307.00	27,300.00	27,300.00	27,300.00	32,615.40
Loans on real estate	78,851.93	88,388.43	82,302.05	81,839.23	75,193.78
Overdrafts (secured and unsecured)	671.99	228.47	636.59	716.07	767.35
Furniture and fixtures	1,834.60	1,834.60	1,834.60	1,834.60	1,834.60
Banking house	14,000.00	14,000.00	14,000.00	14,000.00	14,000.00
Other real estate	5,990.33	13,188.72	14,846.72	14,846.72	18,346.72
Due from banks (not reserve banks)	6,000.00	10,000.00	8,000.00	8,000.00	8,000.00
Due from reserve banks	7,436.73	4,534.81	25,251.66	15,516.00	21,772.26
Checks on other banks	6,111.15	6,211.70	5,611.90	8,619.36	13,401.90
Currency	3,114.00	6,914.00	5,343.00	4,714.00	4,452.00
Gold	940.00	115.00	1,212.50	1,652.50	.....
Silver and fractional coin	295.61	419.29	771.27	420.28	263.78
Total	$ 232,094.14	$ 228,352.84	$ 245,390.26	$ 242,358.34	$ 257,588.16
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	10,080.00	10,080.00	10,080.00	10,080.00	10,080.00
Undivided profits, net	710.26	820.24	2,062.36	1,957.73	1,338.52
Bills payable	.....	.....	5,000.00	5,000.00	.....
Individual deposits	32,001.71	35,919.86	45,074.19	37,754.04	64,473.42
Demand certificates of deposit	10,520.70	10,247.25	8,857.70	14,471.42	9,507.03

ITALIAN AMERICAN BANK, DENVER, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Time certificates of deposit	127,586.11	120,180.25	123,326.70	121,768.07	122,173.62
Cashier's checks	216.50	126.38	10.45	855.10	15.57
Reserved for taxes	978.86	978.86	978.86	471.98	.....
Total	$ 232,094.14	$ 228,352.84	$ 245,390.26	$ 242,358.34	$ 257,588.16

Examined April 8, 1915; November 26, 1915.
Directors—Prospero Frazzini, Cesare Frazzini, Felicito Frazzini.

NO. 255, PRIVATE BANK.

THE JENKS BANK, DENVER, COLORADO.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (secured by collateral)	$ 8,242.55	$ 8,093.75	$ 7,996.20	$ 7,777.55	$ 7,518.05
Furniture and fixtures	150.00	150.00	150.00	150.00	150.00
Due from reserve banks	1,649.85	1,757.85	1,842.55	2,080.95	2,341.65
Silver and fractional coin	23.50	38.05	13.95	26.70	28.45
Total	$ 10,065.90	$ 10,039.65	$ 10,002.70	$ 10,035.20	$ 10,038.15
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	65.90	39.65	2.70	35.20	38.15
Total	$ 10,065.90	$ 10,039.65	$ 10,002.70	$ 10,035.20	$ 10,038.15

Examined April 19, 1915; November 8, 1915.
Owner—J. S. Jenks.
Liquidated November 11, 1915.

NO. 254, PRIVATE BANK.

THE LIBERTY BANK, DENVER, COLORADO.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (secured by collateral)	$ 9,273.60	$ 10,054.15	$ 10,198.40	$ 10,774.65	$ 10,991.95
Loans on real estate	1,040.00	540.00	.....	.....	.....
Other bonds and securities	1,005.41	.....	.....	.....	.....
Due from reserve banks	797.10	140.44	614.49	63.44	101.24
Total	$ 12,116.11	$ 10,734.59	$ 10,812.89	$ 10,838.09	$ 11,093.19
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	125.40	295.94	316.44	316.44	316.44
Undivided profits, net	1,790.71	438.65	496.45	521.65	776.75
Time certificates of deposit	200.00	.....	.....	.....	.....
Total	$ 12,116.11	$ 10,734.59	$ 10,812.89	$ 10,838.09	$ 11,093.19

Examined April 19, 1915; October 5, 1915.
Owner—Sam M. Birney.

NO. 238, STATE BANK.

THE MERCHANTS BANK, DENVER, COLORADO.

S. J. Thomas, President; Dr. F. L. Bartlett, Vice President; A. J. Beckwith, Vice-President; Allison Stocker, Vice-President; Edward L. Brown, Cashier; George F. Hudson, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 69,204.80	$ 68,990.14	$ 87,139.40	$ 88,524.15	$ 76,246.38
Loans and discounts (secured by collateral)	118,890.15	116,762.94	103,110.12	103,617.58	91,335.05
Loans on real estate	10,800.00	10,050.00	11,700.00	10,900.00	11,700.00
Overdrafts (secured and unsecured)	1,003.71	153.89	663.92	136.04	1,060.69
Other bonds and securities	788.40	11,102.28	10,574.45	545.00	545.00
Furniture and fixtures	5,654.32	6,191.48	6,178.53	6,178.53	6,198.53
Due from banks (not reserve banks)	15,107.51	10,801.61	20,150.21	20,211.52	11,715.32
Cash items (not including checks on other banks)	691.65	254.01	1,439.48	329.42	620.60
Due from reserve banks	21,945.73	41,999.60	40,262.36	30,821.89	103,486.69
Checks on other banks	2,215.34	1,813.44	3,902.00	2,434.16	1,543.18
Currency	2,586.00	6,132.00	3,680.00	5,227.00	4,847.00
Gold	2,862.50	1,832.50	3,895.00	2,425.00	1,875.00
Silver and fractional coin	3,417.69	3,066.04	1,537.20	2,065.75	2,609.43
Other resources	200.00	.....	209.90	312.37	395.31
Total	$ 255,367.80	$ 279,149.93	$ 294,442.57	$ 273,728.41	$ 313,578.09
LIABILITIES.					
Capital stock	$ 75,000.00	$ 75,000.00	$ 75,000.00	$ 75,000.00	$ 75,000.00
Undivided profits, net	3,680.39	3,129.47	2,799.53	3,238.73	2,936.41
Bills payable	.....	.....	.....	.....	40,000.00
Savings accounts	51,189.76	52,550.73	53,542.12	55,194.75	54,954.60
Individual deposits	109,693.69	133,349.40	135,453.24	120,388.15	121,497.48
Demand certificates of deposit	5,628.10	5,365.00	10,823.64	8,240.75	10,663.88
Time certificates of deposit	8,038.00	8,039.00	7,733.00	8,813.00	6,682.00
Certified checks	1,856.62	967.30	1,192.15	2,461.08	1,568.49
Cashier's checks	280.94	749.03	7,898.89	391.95	275.23
Total	$ 255,367.50	$ 279,149.93	$ 294,442.57	$ 273,728.41	$ 313,578.09

Examined April 6, 1915; September 30, 1915.

Directors—T. B. Aldridge, A. J. Beckwith, Dr. F. L. Bartlett, Chris Irving, J. F. Merridith, J. G. Noll, Trustee; Allison Stocker, Carl Ph. Schwalb, S. J. Thomas.

NO. 233, STATE BANK.

THE MILLER BANK, DENVER, COLORADO.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 405.00	$ 395.00	$ 382.55	$ 404.55	$ 496.55
Loans and discounts (secured by collateral)	6,224.90	6,745.15	6,672.90	6,303.90	5,461.75
Loans on real estate	635.00	425.00	350.00	395.00	.....
Furniture and fixtures	100.00	100.00	50.00	50.00	50.00
Other real estate	2,769.42	2,269.42	2,269.42	2,269.42	2,269.42

THE MILLER BANK, DENVER, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Due from reserve banks	576.88	564.45	622.33	777.90	1,702.83
Currency	.....	10.00	5.00	10.00	60.00
Gold	.....	5.00	5.00	5.00	.....
Silver and fractional coin	4.49	4.96	2.00	4.10	2.61
Total	$ 10,715.69	$ 10,518.98	$ 10,359.20	$ 10,219.87	$ 10,043.16
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	715.69	518.98	359.20	219.87	43.16
Total	$ 10,715.69	$ 10,518.98	$ 10,359.20	$ 10,219.87	$ 10,043.16

Examined April 20, 1915; November 9, 1915.
Owners—Lydia R. Miller, Byron L. Miller.

NO. 260, PRIVATE BANK.

THE MUTUAL BANK, DENVER, COLORADO.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 3,450.00	$ 1,800.00	$ 1,700.00	$ 1,700.00	$ 1,300.00
Loans and discounts (secured by collateral)	3,850.00	3,375.00	3,375.00	2,775.00	1,625.00
Due from reserve banks	3,588.68	4,993.64	5,146.80	5,682.17	7,208.02
Total	$ 10,888.68	$ 10,168.64	$ 10,221.80	$ 10,157.17	$ 10,133.02
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	888.68	168.64	221.80	157.17	133.02
Total	$ 10,888.68	$ 10,168.64	$ 10,221.80	$ 10,157.17	$ 10,133.02

Examined June 4, 1915; November 1, 1915.
Owners—M. Solomon, Ben Solomon, Leo Lowenheim.

NO. 227, PRIVATE BANK.

NORTH DENVER BANK, DENVER, COLORADO.

R. A. Handy, Cashier; R. C. Kuehl, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 12,470.04	$ 14,385.42	$ 17,500.38	$ 15,302.20	$ 20,986.36
Loans and discounts (secured by collateral)	5,009.09	6,499.94	7,585.75	9,430.91	8,312.68
Loans on real estate	5,159.70	4,759.70	993.39	1,719.70	1,700.00
Overdrafts (secured and unsecured)	.....	.....	422.03	809.13	26.32
Other bonds and securities	309.50	479.50	89.50	89.50	4.50
Furniture and fixtures	1,842.10	1,843.10	1,844.85	1,844.85	1,844.85
Other real estate	9,626.32	9,626.32	9,653.96	9,653.96	9,938.37
Due from reserve banks	5,910.75	7,523.40	6,585.31	13,286.57	12,570.26

Checks on other banks	.....	55.60	515.47	93.65	262.42
Currency	765.00	1,033.00	480.00	1,393.00	1,198.00
Gold	182.50	60.00	165.00	197.50	255.00
Silver and fractional coin	361.53	570.59	1,006.01	574.38	600.37
Expense account	334.28	661.03	806.14	537.48	125.41
Total	$ 41,970.81	$ 47,497.60	$ 47,647.79	$ 54,932.83	$ 57,824.54
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	.....	.....	3,265.72	612.94
Savings accounts	.....	48.50	407.80	574.90	1,410.45
Individual deposits	21,074.92	27,067.39	27,565.44	31,479.82	36,466.55
Time certificates of deposit	10,758.39	10,303.86	9,550.36	9,221.86	9,180.90
Certified checks	137.50	77.85	124.19	387.53	153.70
Total	$ 41,970.81	$ 47,497.60	$ 47,647.79	$ 54,932.83	$ 57,824.54

Examined March 30, 1915; August 4, 1915.

Co-owners—J. Q. Adams, Charles F. Goss, M. S. Goss, R. A. Handy, R. M. Handy, R. J. Morris, J. G. Reeve, George C. Wright.

NO. 233, STATE BANK.

THE PIONEER STATE BANK, DENVER, COLORADO.

W. A. Peterson, President; A. C. Monson, Vice-President; Gustav Anderson, Vice-President; Carl E. Lundvall, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 13,352.99	$ 15,743.52	$ 10,507.52	$ 10,402.52	$ 9,552.52
Loans and discounts (secured by collateral)	71,565.98	57,167.03	63,846.81	66,616.81	71,112.01
Loans on real estate	98,050.00	99,420.00	101,415.00	93,940.00	101,784.64
Overdrafts (secured and unsecured)	10.51	182.21	76.67	10.30	131.80
Bonds to secure postal savings	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities	120,038.74	128,822.40	125,243.57	135,133.89	119,588.88
Premium on bonds	247.75	237.75	191.50	181.50	159.50
Furniture and fixtures	8,852.85	8,852.85	8,852.85	8,852.85	8,852.85
Other real estate	3,588.68	3,588.68	3,588.68	3,588.68	3,588.68
Due from banks (not reserve banks)	435.00	803.50	910.45	1,056.49	27.00
Due from reserve banks	57,307.78	81,650.22	53,469.95	89,292.37	66,789.40
Checks on other banks	3,040.15	810.48	2,807.42	2,210.63	6,125.48
Currency	14,085.00	10,169.00	8,618.00	8,635.00	15,333.00
Gold	3,950.00	3,305.00	2,127.50	3,090.00	2,445.00
Silver and fractional coin	6,929.62	4,968.64	5,760.01	5,843.54	9,018.21
Expense account	.....	119.10	.....	756.31	682.65
Total	$ 406,485.05	$ 423,840.38	$ 392,415.93	$ 434,610.89	$ 420,191.62
LIABILITIES.					
Capital stock	$ 75,000.00	$ 75,000.00	$ 75,000.00	$ 75,000.00	$ 75,000.00
Surplus fund	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits, net	1,615.39	.....	127.70	.....	.....
Savings accounts	138,366.67	137,706.48	147,399.87	158,405.56	167,658.14

THE PIONEER STATE BANK, DENVER, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Postal savings accounts	1,589.40	1,608.39	1,579.75	1,579.75	1,599.51
Individual deposits	125,236.70	148,293.85	111,808.54	160,515.17	142,235.38
Due to banks (not reserve banks)	5,671.47	4,988.97	1,408.61	428.64	2,503.66
Demand certificates of deposit	280.00	5,275.00	5,250.00	5,250.00	5,888.50
Time certificates of deposit	45,849.95	47,074.20	31,994.20	17,745.04	20,612.08
Certified checks	275.00	61.65	14,411.40	9,068.40	59.00
Cashier's checks	11,100.47	2,331.84	1,910.86	5,118.33	3,135.35
Total	$ 406,485.05	$ 423,840.38	$ 392,415.93	$ 434,610.89	$ 420,191.62

Examined April 7, 1915; December 14, 1915.
Directors—Gustav Anderson, Carl E. Lundvall, A. G. Monson, Walter A. Peterson, F. S. Titsworth.

NO. 267, PRIVATE BANK.

THE QUEEN CITY BANK, DENVER, COLORADO.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 3,541.05	$ 3,545.90	$ 3,538.50	$ 3,637.70	$ 3,512.30
Loans and discounts (secured by collateral)	10,402.60	11,259.60	11,547.70	12,020.80	12,397.40
Loans on real estate	829.25	1,154.25	1,349.25	1,474.25	1,599.25
Due from reserve banks	1,171.82	3,410.74	3,172.03	1,172.50	3,756.03
Currency	428.00	861.00	544.00	446.00	437.00
Silver and fractional coin	73	75	80	50	85
Total	$ 16,372.85	$ 20,232.24	$ 20,152.28	$ 18,751.75	$ 21,701.86
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	364.28	364.28	364.28	364.28	580.00
Undivided profits, net	.....	687.72	1,432.76	2,187.47	821.86
Individual deposits	708.57	3,880.24	3,055.24	900.00	5,000.00
Demand certificates of deposit	5,300.00	5,300.00	5,300.00	5,300.00	5,300.00
Total	$ 16,372.85	$ 20,232.24	$ 20,152.28	$ 18,751.75	$ 21,701.86

Examined June 2, 1915; December 13, 1915.
Owner—Arfst Jurgen Arfsten.

NO. 252, PRIVATE BANK.

J. R. REED BANKING COMPANY, DENVER, COLORADO.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 112.74	$ 301.50	$ 214.74	$ 64.00	$ 73.00
Loans and discounts (secured by collateral)	10,505.80	11,112.72	11,513.42	11,358.67	11,301.94
Loans on real estate	65.00	325.00	.....	889.00	65.00
Cash items (not including checks on other banks)	92.22	289.76	147.00	716.75	123.62
Due from reserve banks	717.82	487.82	487.82	487.82	487.82

Checks on other banks	686.35	228.25	159.15	51.62	.....
Currency	880.00	488.00	1,019.00	806.00	239.00
Gold	.....	.....	10.00	20.00	.....
Silver and fractional coin	18.35	22.90	22.35	9.45	23.90
Total	$ 13,078.28	$ 13,255.95	$ 13,864.48	$ 14,403.31	$ 12,014.28
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	98.84	455.57	586.65	819.17	207.51
Individual deposits	2,979.44	2,800.38	3,277.83	3,584.14	1,806.77
Total	$ 13,078.28	$ 13,255.95	$ 13,864.48	$ 14,403.31	$ 12,014.28

Examined June 3, 1915; October 1, 1915.
Owners—James R. Reed, Frankie E. Reed.

NO. 262, PRIVATE BANK.

THE ROHRER BANK, DENVER, COLORADO.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (secured by collateral)	$ 12,311.50	$ 12,113.81	$ 12,029.16	$ 12,535.01	$ 11,348.91
Furniture and fixtures	125.00	125.00	125.00	125.00	125.00
Due from reserve banks	83.92	21.69	290.11	290.11	1,258.89
Currency	.....	350.00	340.00	155.00	420.00
Gold	.....	10.00	25.00	.....	85.00
Silver and fractional coin	9.28	20.28	48.83	9.90	59.82
Total	$ 12,529.70	$ 12,643.78	$ 12,858.10	$ 13,115.02	$ 13,297.62
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net	1,508.23	1,622.31	1,836.63	2,093.55	2,276.15
Individual deposits	21.47	21.47	21.47	21.47	21.47
Total	$ 12,529.70	$ 12,643.78	$ 12,858.10	$ 13,115.02	$ 13,297.62

Examined April 20, 1915; November 8, 1915.
Owners—William H. Rohrer, Elizabeth M. Rohrer.

NO. 264, PRIVATE BANK.

THE ROYAL BANK, DENVER, COLORADO.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (secured by collateral)	$ 3,427.00	$ 3,215.00	$ 3,179.00	$ 3,122.75	$ 2,993.21
Loans on real estate	7,935.75	8,336.50	8,195.52	8,106.77	8,106.77
Furniture and fixtures	.....	.....	200.00	200.00	200.00
Due from reserve banks	235.75	295.12	342.81	355.21	412.13
Currency	135.00	55.00	40.00	170.00	210.00
Gold	85.00	.....	.....	.....	.....
Silver and fractional coin	21	2.09	35	17.81	4.15
Total	$ 11,818.71	$ 11,903.71	$ 11,957.68	$ 11,972.54	$ 11,926.26

THE ROYAL BANK, DENVER, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	1,818.71	1,903.71	1,957.68	1,972.54	1,926.26
Total	$ 11,818.71	$ 11,903.71	$ 11,957.68	$ 11,972.54	$ 11,926.26

Examined June 2, 1915.
Owner—Max Klein.

NO. 242, STATE BANK.

THE SILVER STATE BANK, DENVER, COLORADO.

Fred Boos, President; M. T. Murray, Vice-President; John Q. Adams, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 98,998.91	$ 96,196.35	$ 89,668.05	$ 97,170.93	$ 100,204.68
Loans and discounts (secured by collateral)	30,327.05	38,978.26	50,706.65	47,790.90	52,251.71
Loans on real estate	18,775.00	17,915.00	12,850.00	27,536.13	20,200.00
Overdrafts (secured and unsecured)	939.74	1,338.52	783.76	1,838.11	317.71
Other bonds and securities	323.80	596.40	396.40	396.40	396.40
Furniture and fixtures	4,555.14	4,555.14	4,555.14	4,555.14	4,555.14
Due from banks (not reserve banks)	.....	821.86	.....	.....	.....
Cash items (not including checks on other banks)	2,997.16	141.50	171.50	2.00	56.42
Due from reserve banks	28,790.37	30,465.96	32,204.86	36,554.61	19,779.77
Checks on other banks	808.79	42.19	508.15	575.70	101.89
Currency	4,398.00	4,801.00	2,410.00	2,978.00	3,666.00
Gold	282.50	102.50	95.00	110.00	92.50
Silver and fractional coin	1,421.29	1,160.06	1,504.64	1,608.82	1,984.42
Other resources	894.46	.....	821.86	821.86	743.61
Total	$ 193,512.21	$ 197,114.74	$ 196,676.01	$ 221,938.60	$ 204,350.25
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Undivided profits, net	5,184.42	4,541.14	4,638.59	4,465.22	4,277.65
Savings accounts	16,477.84	15,431.45	19,964.60	23,622.15	22,497.47
Individual deposits	91,764.15	97,234.55	90,817.46	111,069.17	93,697.84
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	23,603.32	24,088.68	24,529.08	25,718.89	26,798.89
Certified checks	149.79	192.33	149.78	1,039.51	846.40
Cashier's checks	1,332.69	626.59	1,576.50	1,023.66	1,232.00
Total	$ 193,512.21	$ 197,114.74	$ 196,676.01	$ 221,938.60	$ 204,350.25

Examined March 31, 1915; October 18, 1915.
Directors—John Q. Adams, Fred Boos, Thomas Cox, Geo. E. Hathaway, M. T. Murray, Gus Reddish, William Small, W. D. Steinmetz, L. Zimmerman.

NO. 256, PRIVATE BANK.

THE STANDARD BANK, DENVER, COLORADO.

J. E. Yerkes, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 128.50	$ 132.50	$ 387.00	$ 374.70	$ 825.00
Loans and discounts (secured by collateral)	11,181.70	11,634.25	11,853.60	13,134.73	13,658.83
Loans on real estate	.....	.....	.....	.....	250.00
Overdrafts (secured and unsecured)	.....	52.18	.....	.....	13.41
Due from reserve banks	555.19	435.61	1,172.61	996.56	586.86
Checks on other banks	118.00	181.50	234.75	17.55	.....
Currency	144.00	265.00	269.00	644.00	160.00
Gold	50.00	150.00	215.00	170.00	190.00
Silver and fractional coin	105.30	127.27	109.11	190.06	100.99
Total	$ 12,282.69	$ 12,978.31	$ 14,241.07	$ 15,527.60	$ 15,785.09
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	.....	44.01	13.92	327.69	7.85
Individual deposits	2,282.69	2,934.30	4,227.15	5,199.91	5,777.24
Total	$ 12,282.69	$ 12,978.31	$ 14,241.07	$ 15,527.60	$ 15,785.09

Examined June 3, 1915; October 5, 1915.
Owners—W. F. Morrison, J. A. Huntington, J. E. Yerkes.

*NO. 214, STATE BANK.

THE STATE BANK OF DENVER, DENVER, COLORADO.

R. A. Handy, President; O. H. Bonney, Cashier; Theo K. Bushnell, Assistant Cashier.

RESOURCES.	Dec. 31, 1914
Loans and discounts (unsecured)	$ 14,512.95
Loans and discounts (secured by collateral)	51,999.57
Loans on real estate	2,112.00
Overdrafts (secured and unsecured)	19.47
Other bonds and securities	5,807.50
Furniture and fixtures	2,396.90
Due from banks (not reserve banks)	1,104.46
Cash items (not including checks on other banks)	930.00
Due from reserve banks	5,762.08
Checks on other banks	289.19
Currency	4,168.00
Gold	1,520.00
Silver and fractional coin	821.62
Other resources	2,169.89
Expense account	1,534.08
Total	$ 94,427.62

THE STATE BANK OF DENVER, DENVER, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914
Capital stock	$ 30,000.00
Surplus fund	6,000.00
Bills payable	5,000.00
Savings accounts	10,883.31
Individual deposits	34,822.69
Demand certificates of deposit	1,125.69
Time certificates of deposit	2,819.81
Certified checks	1,267.00
Cashier's checks	2,029.12
Reserved for taxes	180.00
Total	$ 94,127.62

Directors—R. A. Handy, P. H. Showalter, John M. Campbell, O. H. Bonney.
*Sold to the Commerce State and Savings Bank, January 10, 1915.

NO. 34, STATE BANK.

STATE MERCANTILE BANK, DENVER, COLORADO.

E. W. Elwell, President; W. D. McGinnis, Vice-President; Howard Klugh, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 41,869.23	$ 41,500.00	$ 42,500.00	$ 43,000.00	$ 43,500.00
Loans and discounts (secured by collateral)	38,165.24	43,852.43	43,500.71	44,039.90	46,796.80
Loans on real estate	14,567.78	8,831.95	8,837.00	8,780.70	7,327.90
Overdrafts (secured and unsecured)	75.28	46.33	43.88	6.90	35.00
Other bonds and securities	3,294.56	3,294.56	3,294.56	3,294.56	3,294.56
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other real estate	12,492.00	12,792.00	12,792.00	12,792.00	12,792.00
Cash items (not including checks on other banks)	.....	20.00	2.00	59.19	101.48
Due from reserve banks	6,357.26	5,844.88	10,618.80	6,083.34	10,921.47
Checks on other banks	.....	14.25	.....	.....	.....
Currency	2,174.00	2,115.00	665.00	1,242.00	1,640.00
Gold	202.50	285.00	410.00	100.00	.....
Silver and fractional coin	664.71	612.36	666.30	841.59	477.20
Total	$ 120,862.56	$ 120,208.76	$ 124,330.25	$ 121,240.18	$ 127,888.51
LIABILITIES.					
Capital stock	$ 70,000.00	$ 70,000.00	$ 70,000.00	$ 70,000.00	$ 70,000.00
Surplus fund	3,900.00	3,900.00	4,050.00	4,050.00	4,200.00
Undivided profits, net	1,438.66	2,209.82	1,720.70	3,067.92	2,153.25
Bills payable	3,000.00	3,000.00	.....	6,000.00	6,000.00
Dividends unpaid	1,400.00	30.00	.....	.....	40.00
Individual deposits	23,334.46	23,253.81	29,347.12	17,825.17	25,979.24
Demand certificates of deposit	735.00	470.00	460.00	565.00	5.00
Time certificates of deposit	15,601.53	15,937.38	16,118.41	18,189.41	18,730.89
Certified checks	11.32	11.32	177.98	16.12	16.12

Cashier's checks	1,007.13	990.69	1,928.85	1,377.26	658.55
Reserved for taxes	434.46	405.74	527.19	149.30	105.46
Total	$ 120,862.56	$ 120,208.76	$ 124,330.25	$ 121,240.18	$ 127,888.51

Examined May 10, 1915; October 6, 1915.
Directors—E. W. Elwell, W. D. McGinnis, Howard Klugh.

NO. 253, PRIVATE BANK.

THE STRAUSS BANK, DENVER, COLORADO.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (secured by collateral)	$ 11,691.75	$ 11,763.70	$ 11,386.85	$ 11,220.80	$ 11,053.00
Loans on real estate	.....	.....	700.00	700.00	700.00
Due from reserve banks	132.62	236.57	104.27	85.00	309.49
Currency	48.00	.....	.....	.....	.....
Silver and fractional coin	.10	7.75	4.85	4.49	5.30
Total	$ 11,872.47	$ 12,008.02	$ 12,195.97	$ 12,010.29	$ 12,067.79
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	15.05	15.05	15.05	.....
Undivided profits, net	15.05	74.60	.....	.....	34.05
Bills payable	1,500.00	1,000.00	1,000.00	500.00	500.00
Individual deposits	357.42	918.37	1,180.92	1,495.24	1,533.74
Total	$ 11,872.47	$ 12,008.02	$ 12,195.97	$ 12,010.29	$ 12,067.79

Examined June 4, 1915; October 2, 1915.
Owners—Sigmund Strauss, Leo Strauss.

NO. 268, STATE BANK.

UNION STATE BANK OF DENVER (FORMERLY THE COLFAX BANK), DENVER, COLORADO.

C. W. Bigelow, President; A. Judelovitz, Vice-President; M. C. Bigelow, Cashier; J. M. Greenblatt, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 26,409.66	$ 28,114.98	$ 29,697.62	$ 36,609.58	$ 48,819.41
Loans and discounts (secured by collateral)	4,280.80	3,784.85	5,893.85	7,270.05	9,240.80
Loans on real estate	20,075.00	19,750.00	19,150.00	21,900.00	25,225.00
Overdrafts (secured and unsecured)	67.02	15.71	19.63	32.65	.....
Other bonds and securities	5,838.60	5,535.10	2,915.10	3,082.00	6,922.90
Furniture and fixtures	3,100.25	3,100.25	3,100.25	3,131.25	3,100.00
Due from reserve banks	24,495.89	10,887.72	12,381.78	18,165.74	15,199.93
Checks on other banks	1,028.95	1,296.66	2,263.32	3,073.64	1,301.85
Currency	667.00	1,040.00	3,303.00	1,516.00	1,813.00
Gold	2,110.00	1,887.50	967.50	167.50	577.50
Silver and fractional coin	596.46	335.49	760.33	1,026.38	859.51
Total	$ 88,669.63	$ 75,748.26	$ 80,455.38	$ 95,974.79	$ 116,089.93

UNION STATE BANK OF DENVER (FORMERLY THE COLFAX BANK), DENVER, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	.....	500.00	500.00	500.00	500.00
Undivided profits, net	2,915.75	2,556.21	2,839.27	3,019.28	3,634.75
Individual deposits	50,725.89	37,292.98	41,538.51	51,964.38	71,807.48
Demand certificates of deposit	.....	.....	.....	2,500.00	2,500.00
Time certificates of deposit	4,479.69	4,677.69	4,679.15	5,111.59	6,643.70
Certified checks	161.85	149.80	95.62	128.60	103.30
Cashier's checks	386.45	385.65	596.85	2,736.55	1,479.06
Reserved for taxes	.....	205.00	205.00	14.39	.....
Other liabilities	.....	.95	.95	.....	21.64
Total	$ 88,669.63	$ 75,748.26	$ 80,455.38	$ 95,974.79	$ 116,089.93

Examined—Colfax Bank, February 13, 1915; Union State Bank of Denver, August 6, 1915.

Directors—C. W. Bigelow, Ben Grimes, J. M. Greenblatt, A. Judelovitz, W. E. Knapp, Gustaf Pearson, P. Quiatkowsky, M. H. Robinson, M. C. Bigelow.

Amendment filed March 1, 1915, changing name of bank from "The Colfax Bank" to the "Union State Bank of Denver."

NO. 215, STATE BANK.

THE WEST SIDE STATE BANK, DENVER, COLORADO.

F. P. Keely, President; Emil Desserich, Vice-President; A. E. Upton, Cashier; Ines B. King, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 36,284.52	$ 35,125.89	$ 38,385.00	$ 50,554.69	$ 47,481.10
Loans and discounts (secured by collateral)	17,427.45	20,424.85	22,072.30	17,498.66	34,900.00
Loans on real estate	16,138.99	15,939.99	12,682.49	15,419.99	13,568.49
Overdrafts (secured and unsecured)	1,029.42	142.11	213.02	457.40	70.62
Other bonds and securities	42,012.40	47,312.40	47,934.90	48,894.04	40,503.34
Furniture and fixtures	4,713.04	4,653.04	4,593.04	4,593.04	4,533.04
Banking house	1,147.15	1,113.15	1,079.15	1,045.15	1,011.15
Cash items (not including checks on other banks)	774.54	731.90	308.54	1,957.25	3,073.81
Due from reserve banks	41,996.26	25,758.66	25,220.25	31,615.67	27,156.15
Checks on other banks	968.09	1,580.53	3,135.57	3,967.75	7,368.56
Currency	6,054.00	6,383.00	4,963.00	5,877.00	6,751.00
Gold	3,092.50	3,957.50	3,370.00	4,800.00	2,520.00
Silver and fractional coin	1,672.04	1,970.96	2,402.05	1,641.70	1,449.52
Total	$ 173,310.40	$ 165,093.98	$ 166,359.31	$ 188,322.34	$ 190,386.78
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	.....	.....	.....	.....	150.00
Undivided profits, net	238.02	812.61	901.90	1,055.87	377.87
Savings accounts	57,638.48	61,172.38	59,303.43	65,292.59	71,706.51
Individual deposits	62,946.45	57,934.74	61,976.40	72,452.31	74,310.52

Due to banks (not reserve banks)	10,957.59	3,313.78	4,601.94	3,386.69	2,871.97
Demand certificates of deposit	2,036.58	2,748.58	2,162.78	4,979.78	2,719.62
Time certificates of deposit	7,335.70	7,528.26	6,959.70	6,507.84	7,153.84
Certified checks	161.67	136.45	12.70	41.45	11.25
Cashier's checks	1,995.91	1,447.18	440.46	4,605.81	1,085.20
Total	$ 173,310.40	$ 165,093.98	$ 166,359.31	$ 188,322.34	$ 190,386.78

Examined May 10, 1915; September 30, 1915.
Directors—C. W. Bond, E. N. Clark, E. Desserich, J. F. Enright, F. P. Kelley, A. E. Upton, Albert N. Eells.

*NO. 188, STATE BANK.

THE DOLORES STATE BANK, DOLORES, COLORADO.

H. J. Porter, President; L. S. Foote, Vice-President; Randolph Williamson, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 16,956.61	$ 15,931.48	$ 17,354.05	$ 17,509.33	.....
Loans and discounts (secured by collateral)	8,995.98	8,532.18	10,942.68	8,577.55	.....
Loans on real estate	1,000.00	1,000.00	1,000.00	1,000.00	.....
Overdrafts (secured and unsecured)	49.80	22.42	32.16	16.92	.....
Bonds to secure postal savings	2,000.00	2,000.00	2,000.00	2,000.00	.....
Other bonds and securities	11,233.94	8,383.78	10,616.21	12,391.89	.....
Furniture and fixtures	1,700.00	1,650.00	1,650.00	1,650.00	.....
Banking house	2,500.00	2,500.00	2,500.00	2,500.00	.....
Due from banks (not reserve banks)	1,765.49	349.08	1,179.63	897.58	.....
Cash items (not including checks on other banks)	106.00	.....	.....	.....	.....
Due from reserve banks	6,690.95	6,899.76	14,950.43	21,082.46	.....
Checks on other banks	242.38	1,210.19	31.65	514.35	.....
Currency	1,360.00	1,845.00	2,065.00	2,435.00	.....
Gold	2,185.00	2,000.00	2,000.00	2,025.00	.....
Silver and fractional coin	404.85	450.25	746.41	559.08	.....
Total	$ 57,191.00	$ 52,774.14	$ 67,068.22	$ 73,159.16	.....
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 25,000.00	.....
Surplus fund	1,100.00	1,200.00	1,200.00	2,000.00	.....
Undivided profits, net	739.30	14.79	282.36	189.18	.....
Postal savings accounts	462.81	471.74	471.74	331.74	.....
Individual deposits	40,488.82	37,148.54	46,030.02	37,970.99	.....
Time certificates of deposit	4,400.07	3,939.07	9,084.10	6,692.25	.....
Certified checks	.....	.....	.....	975.00	.....
Total	$ 57,191.00	$ 52,774.14	$ 67,068.22	$ 73,159.16	.....

Examined February 6, 1915.
Directors—William J. Exon, Frank Ritter, Robert B. Dunham, William W. Byers, Langley S. Foote, Howard J. Porter, Randolph Williamson.
*Merged with The First National Bank of Dolores, August 19, 1915.

NO. 41, PRIVATE BANK.

J. J. HARRIS AND COMPANY, BANKERS, DOLORES, COLORADO.

R. S. S. Fox, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 81,932.05	$ 104,345.77	$ 114,077.72	$ 103,672.74	$ 100,819.65
Loans and discounts (secured by collateral)	65,145.38	65,227.38	83,722.38	83,622.38	76,884.53
Loans on real estate	31,782.90	34,230.40	33,568.55	33,119.50	32,264.25
Other bonds and securities	8,629.30	9,051.53	7,939.34	7,792.19	7,235.20
Furniture and fixtures	667.50	667.50	667.50	667.50	667.50
Due from banks (not reserve banks)	.....	625.22	107.68	.....	1,193.21
Due from reserve banks	60,706.69	40,030.20	30,139.79	51,133.00	48,929.65
Checks on other banks	144.99	26.07	226.30	138.09	67.35
Currency	3,823.00	2,828.00	3,105.00	1,211.00	593.00
Gold	4,560.00	4,565.00	4,780.00	5,310.00	4,540.00
Silver and fractional coin	1,055.16	961.84	745.04	1,040.15	1,242.45
Total	$ 258,446.97	$ 262,558.91	$ 279,079.30	$ 287,706.55	$ 274,436.79
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	2,000.00	2,000.00	2,000.00	2,000.00	2,510.00
Undivided profits, net	.....	724.75	1,197.71	3,831.71	5,845.73
Bills payable	.....	25,000.00	25,000.00	25,000.00	25,000.00
Individual deposits	139,890.79	116,037.22	131,303.80	158,010.60	140,789.13
Due to banks (not reserve banks)	.....	.....	.....	676.14	.....
Demand certificates of deposit	1,364.66	6,195.66	5,426.30	5,756.65	5,498.41
Time certificates of deposit	65,191.52	62,601.28	64,151.49	42,431.45	44,793.52
Total	$ 258,446.97	$ 262,558.91	$ 279,079.30	$ 287,706.55	$ 274,436.79

Examined February 5, 1915.
Owners—J. J. Harris, A. F. Harris.

NO. 165, TRUST COMPANY.

THE DURANGO TRUST COMPANY, DURANGO, COLORADO.

John L. McNeil, President; Alfred P. Camp, Vice-President; William E. Duggan, Secretary.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 90,007.08	$ 67,120.25	$ 48,613.35	$ 71,566.82	$ 66,889.39
Loans and discounts (secured by collateral)	68,765.55	85,864.61	82,488.04	81,214.83	83,306.15
Loans on real estate	70,513.00	71,888.00	71,738.00	74,451.00	84,543.00
Overdrafts (secured and unsecured)	.....	.....	7.91	28.15	29.78
Bonds to secure postal savings	7,000.00	.....	.....	.....	.....
Other bonds and securities	69,773.47	70,841.14	71,376.35	70,904.97	68,450.49
Furniture and fixtures	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other real estate	8,607.28	5,903.97	5,899.97	5,899.97	5,881.97

Due from banks (not reserve banks)	844.69	2,261.48	1,416.20	1,464.17	3,576.41
Cash items (not including checks on other banks)	33.50	175.00	.....	10.00	323.87
Due from reserve banks	49,870.26	62,870.69	105,890.63	97,734.50	68,701.52
Checks on other banks	1,198.47	84.40	21.45	14.45	391.95
Currency	3,887.00	3,820.00	2,655.00	3,115.00	2,868.00
Gold	3,740.00	3,630.00	3,820.00	3,420.00	3,170.00
Silver and fractional coin	889.45	882.20	695.16	916.01	966.28
Other resources	.....	.....	.....	31.75	36.15
Total	$ 380,129.75	$ 380,341.74	$ 399,622.06	$ 415,771.62	$ 394,134.96
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net	1,907.47	2,526.63	4,139.42	5,402.13	1,044.77
Savings accounts	207,868.56	225,345.14	235,194.66	245,312.19	240,039.15
Postal savings accounts	3,091.77	.....	.....	.....	.....
Trust funds	4,828.70	2,598.64	2,875.62	2,650.28	2,681.48
Individual deposits	66,944.13	54,425.16	64,221.71	77,850.91	60,303.78
Due to banks (not reserve banks)	11,527.26	14,816.28	14,784.40	7,063.21	10,409.21
Demand certificates of deposit	10,046.50	10,046.50	10,144.12	10,331.50	10,428.54
Time certificates of deposit	14,978.14	13,572.58	12,712.32	13,298.41	12,189.90
Certified checks	13.75	13.75	129.96	13.75	13.75
Cashier's checks	2,404.69	3,997.06	2,419.85	849.24	2,424.38
Reserved for interest	3,518.79	.....	.....	.....	1,600.00
Total	$ 380,129.75	$ 380,341.74	$ 399,622.06	$ 415,771.62	$ 394,134.96

Examined February 8, 1915.
Directors—A. W. Ayres, O. F. Boyle, A. P. Camp, J. L. McNeil, W. F. Weightman.

NO. 278, STATE BANK.

THE EAST LAKE STATE BANK, EAST LAKE, COLORADO.

D. H. Staley, President; W. M. Hopkins, Vice-President; A. M. Staley, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 8,358.95	$ 13,986.67	$ 16,972.18	$ 15,207.30	$ 17,009.51
Loans and discounts (secured by collateral)	3,153.33	9,090.19	16,140.82	15,576.28	12,271.04
Loans on real estate	.....	1,100.00	.....	.....	.....
Overdrafts (secured and unsecured)	65.00	394.40	7.57	132.88	1,300.65
Furniture and fixtures	1,001.12	1,197.37	1,197.37	1,197.37	1,207.37
Banking house	3,209.28	3,290.28	3,297.88	3,449.38	3,449.38
Due from banks (not reserve banks)	6,191.71	7,158.16	.....	.....	100.00
Cash items (not including checks on other banks)	.....	.....	18.30	.....	.....
Due from reserve banks	10,327.53	9,345.32	9,506.65	4,474.22	7,535.15
Currency	914.00	2,389.00	539.00	838.00	1,312.00
Gold	195.00	240.00	40.00	60.00	30.00
Silver and fractional coin	610.00	561.84	816.09	345.53	682.80
Expense account	248.97	10.66	.....	.....	33.95
Total	$ 34,274.89	$ 48,763.99	$ 48,535.86	$ 41,280.96	$ 44,933.85

THE EAST LAKE STATE BANK, EAST LAKE, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	.....	.....	53.34	2.93	.....
Savings accounts	.....	.....	6.00	105.00	113.44
Individual deposits	24,128.38	37,929.23	35,730.40	23,941.57	22,963.11
Demand certificates of deposit	.....	.....	358.90	.....	100.00
Time certificates of deposit	146.51	817.51	2,296.51	7,156.44	11,817.30
Cashier's checks	.....	17.25	91.61	74.62	.....
Total	$ 34,274.89	$ 48,763.99	$ 48,535.86	$ 41,280.96	$ 44,993.85

Examined May 24, 1915.
Directors—J. F. Chruch, W. M. Hopkins, K. G. Lambertson, A. M. Patten, D. H. Staley, A. M. Staley, J. Bruce Smith.

NO. 283. STATE BANK.

THE ECKLEY STATE BANK, ECKLEY, COLORADO.

M. B. Holland, President; P. J. Sullivan, Vice-President; Bert L. McKenzie, Cashier.

RESOURCES.	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 2,111.45	$ 4,019.07	$ 5,289.09	$ 12,499.75
Loans and discounts (secured by collateral)	4,893.45	11,984.35	12,179.33	14,628.70
Overdrafts (secured and unsecured)	11.86	.....	11.06	.....
Furniture and fixtures	283.25	283.25	283.25	283.25
Banking house	663.50	703.50	703.50	723.30
Due from reserve banks	16,918.63	15,084.12	9,462.01	7,145.13
Currency	1,307.00	422.00	1,125.00	1,002.00
Gold	.....	.....	20.00	20.00
Silver and fractional coin	443.67	151.38	287.35	667.75
Total	$ 26,632.81	$ 32,647.67	$ 29,360.59	$ 36,969.88
LIABILITIES.				
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	144.73	871.29	1,121.18	1,743.54
Individual deposits	16,318.18	21,405.48	17,868.51	24,552.34
Time certificates of deposit	169.90	370.90	370.90	674.00
Total	$ 26,632.81	$ 32,647.67	$ 29,360.59	$ 36,969.88

Examined February 15, 1915; October 29, 1915.
Directors—M. B. Holland, P. J. Sullivan, B. L. McKenzie.

NO. 43, STATE BANK.

ELBERT COUNTY BANK, ELBERT, COLORADO.

Gordon Jones, President; J. H. Jones, Vice-President; W. D. Reilly, Vice-President; J. E. Mayer, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 69,002.79	$ 93,430.65	$ 97,816.86	$ 101,095.65	$ 104,457.91
Loans and discounts (secured by collateral)	33,155.00	48,055.77	19,740.60	13,480.43	7,590.43
Loans on real estate	3,465.00	2,550.00	2,550.00	2,550.00	2,550.00
Overdrafts (secured and unsecured)	166.53	51.90	68.21	8.81	37.56
Other bonds and securities	4,505.55	3,749.52	272.50	473.50	473.50
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Due from reserve banks	46,376.36	32,463.37	21,804.62	12,352.46	24,618.35
Currency	2,517.00	3,941.00	2,585.00	2,375.00	2,631.00
Gold	720.00	665.00	630.00	650.00	685.00
Silver and fractional coin	605.35	663.42	592.87	413.94	207.05
Total	$ 162,513.58	$ 187,570.63	$ 148,060.66	$ 135,399.79	$ 145,380.80
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	575.06	2,039.24	2,362.06	2,778.85	971.91
Dividends unpaid	3,000.00	.....	.....	.....	.....
Individual deposits	85,355.86	106,972.91	76,152.13	63,603.57	75,528.61
Demand certificates of deposit	.....	.....	.....	2,500.00	2,500.00
Time certificates of deposit	51,659.44	57,179.96	48,830.40	45,636.36	45,006.92
Cashier's checks	1,923.22	1,378.52	716.07	881.01	1,373.33
Total	$ 162,513.58	$ 187,570.63	$ 148,060.66	$ 135,399.79	$ 145,380.80

Examined June 30, 1915.

Directors—Gordon Jones, John H. Jones, B. U. Jamison, J. E. Mayer, W. D. Reilly.

NO. 282, STATE BANK.

THE ELIZABETH STATE BANK, ELIZABETH, COLORADO.

Lee Ramsey, President; Gordon Jones, Vice-President; B. U. Jamison, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 40,932.74	$ 33,000.53	$ 43,651.97	$ 45,437.77	$ 56,367.27
Loans and discounts (secured by collateral)	68,577.03	62,913.36	74,886.18	68,960.43	63,145.11
Loans on real estate	.....	.....	1,296.00	1,296.00	.....
Overdrafts (secured and unsecured)	36.18	2.98	.....	25.25	28.33
Other bonds and securities	12,326.58	15,414.82	5,860.37	6,892.59	5,070.29
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Due from banks (not reserve banks)	.....	.....	55.00	.....	.....
Cash items (not including checks on other banks)	.....	101.75	.....	.....	7.00

THE ELIZABETH STATE BANK, ELIZABETH, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Due from reserve banks	34,048.09	42,882.33	22,914.30	22,683.07	42,398.53
Currency	1,508.00	961.00	1,369.00	915.00	834.00
Gold	4,255.00	3,070.09	3,295.00	3,075.00	2,570.00
Silver and fractional coin	321.84	184.77	747.96	739.29	636.82
Other resources	22.87	19.27	35.96	26.39	20.47
Total	$ 166,528.33	$ 163,050.81	$ 158,611.74	$ 154,550.79	$ 175,577.82
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	3,750.00	3,750.00	5,000.00	5,000.00
Undivided profits, net	3,197.76	670.67	2,553.26	1,974.82	1,704.35
Individual deposits	85,554.21	95,927.31	89,493.68	72,999.86	91,355.87
Due to banks (not reserve banks)	22,813.85	7,835.51	6,513.95	1,836.11	9,625.40
Time certificates of deposit	43,947.95	44,246.57	45,990.50	62,063.65	57,476.44
Certified checks	700.00	109.25	.....	48.00	25.00
Cashier's checks	314.56	481.50	250.35	353.35	195.76
Reserved for taxes	.....	30.00	60.00	75.00	120.00
Other liabilities	.....	.....	.....	200.00	75.00
Total	$ 166,528.33	$ 163,050.81	$ 158,611.74	$ 154,550.79	$ 175,577.82

Examined July 1, 1915.
Directors—B. U. Jamison, Gordon Jones, Lee Ramsey.

NO. 45. PRIVATE BANK.

ERIE BANK, ERIE, COLORADO.

James Brennan, Jr., Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915
Loans and discounts (unsecured)	$ 14,128.71	$ 13,247.26
Loans and discounts (secured by collateral)	25,595.25	26,894.62
Loans on real estate	10,894.42	10,464.81
Overdrafts (secured and unsecured)	49.74	37.08
Other bonds and securities	16,837.02	17,158.89
Furniture and fixtures	1,700.00	1,700.00
Banking house	2,500.00	2,500.00
Other real estate	2,433.31	2,433.31
Due from reserve banks	22,787.36	30,068.89
Currency	2,353.00	4,058.00
Gold	565.00	1,155.00
Silver and fractional coin	213.70	1,378.28
Total	$ 100,057.51	$ 111,096.14

LIABILITIES.		
Capital stock	$ 13,000.00	$13,000.00
Surplus fund	135.00	135.00
Undivided profits, net	3,492.92	3,015.77
Savings accounts	1,612.18	1,731.06
Individual deposits	50,476.13	60,107.86
Time certificates of deposit	31,341.28	32,856.45
Other liabilities	.....	250.00
Total	$ 100,057.51	$ 111,096.14

Theodore Hopkins, J. O. V. Wise, J. E. Oakley, P. D. Woolley, Thomas Richards, J. J. Steinbaugh, J. P. Miller.
Co-owners—C. W. Bixler, James Brennan, Jr., William Whiles, William Nicholson, E. S. Davis, William Sutton, Mrs. Ellen Sutton.
Incorporated February 18, 1915.

NO. 285, STATE BANK.

THE ERIE BANK, ERIE, COLORADO.

C. W. Bixler, President; William Whiles, Vice-President; James Brennan, Jr., Cashier.

RESOURCES.	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 13,874.80	$ 20,954.33	$ 22,648.51
Loans and discounts (secured by collateral)	32,298.37	34,787.70	39,523.01
Loans on real estate	9,262.20	7,738.90	8,967.42
Overdrafts (secured and unsecured)	15.90	5.77	129.17
Other bonds and securities	15,834.30	16,802.65	15,495.81
Furniture and fixtures	1,700.00	1,700.00	1,700.00
Banking house	2,500.00	2,500.00	2,500.00
Other real estate	2,413.31	2,413.31	2,413.31
Due from reserve banks	19,238.47	7,500.26	9,082.36
Currency	2,487.00	3,147.00	2,233.00
Gold	665.00	715.00	655.00
Silver and fractional coin	634.93	337.31	238.57
Total	$ 100,924.28	$ 98,602.23	$ 105,586.16
LIABILITIES.			
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	300.00	300.00	300.00
Undivided profits, net	1,402.05	1,879.20	1,650.45
Bills payable	.....	.....	4,220.35
Savings accounts	1,883.43	1,789.57	1,744.77
Individual deposits	46,993.55	41,493.87	44,218.68
Time certificates of deposit	35,345.25	38,139.59	38,451.91
Total	$ 100,924.28	$ 98,602.23	$ 105,586.16

Examined May 27, 1915.
Directors—C. W. Bixler, James Brennan, Jr., William Nicholson, J. E. Oakley, William Sutton, William Whiles, J. O. V. Wise.

NO. 37, STATE BANK.

ESTES PARK BANK, ESTES PARK, COLORADO.

F. O. Stanley, President; J. D. Stead, Vice-President; A. D. Lewis, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 26,992.40	$ 27,138.15	$ 34,632.00	$ 39,666.00	$ 34,106.58
Loans and discounts (secured by collateral)	6,870.00	6,485.00	4,250.00	5,400.00	4,950.00
Loans on real estate	9,450.00	8,350.00	7,350.00	10,350.00	11,850.00
Overdrafts (secured and unsecured)	436.69	938.04	1,176.86	695.09	1,119.84
Other bonds and securities	10,000.00	.....	.....	.....	5,000.00
Premium on bonds	.....	.....	.....	.....	49.15
Furniture and fixtures	1,350.00	1,350.00	1,350.00	1,350.00	1,350.00
Banking house	1,600.00	1,600.00	4,600.00	4,600.00	4,600.00
Due from banks (not reserve banks)	5,798.88	4,735.18	1,613.64	813.64	44,007.85
Cash items (not including checks on other banks)	.....	220.25	.....	.....	.....
Due from reserve banks	2,506.16	5,442.90	9,901.52	10,178.11	24,072.49
Checks on other banks	.....	.....	.....	59.85	3.50
Currency	1,211.00	337.00	1,080.00	3,793.00	1,882.00
Gold	.....	60.00	70.00	250.00	187.50
Silver and fractional coin	556.83	670.58	572.18	970.86	1,187.49
Other resources	.....	24.00	24.00	35.88	50.00
Expense account	.....	36.59	.....	.....	.....
Total	$ 69,771.96	$ 60,407.69	$ 66,620.20	$ 78,162.43	$ 134,506.40
LIABILITIES.					
Capital stock	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00
Surplus fund	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net	139.66	.....	185.85	872.29	726.27
Bills payable	.....	.....	3,000.00	3,000.00	.....
Dividends unpaid	960.00	.....	.....	.....	.....
Individual deposits	49,635.97	41,344.70	44,297.36	53,311.64	114,195.77
Time certificates of deposit	4,518.83	4,560.49	4,633.49	4,796.00	4,441.86
Cashier's checks	17.50	2.50	3.50	1,682.50	642.50
Total	$ 69,771.96	$ 60,407.69	$ 66,620.20	$ 78,162.43	$ 134,506.40

Examined September 25, 1915.
Directors—F. O. Stanley, J. D. Stead, Albert Hayden Jr., A. D. Lewis, W. T. Parke, Samuel Service, J. F. Schwartz.

NO. 40, STATE BANK.

THE FARMERS AND MERCHANTS BANK OF EVANS, EVANS, COLORADO.

John H. Behrens, President; E. W. Balfour, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 33,606.23	$ 36,717.43	$ 32,109.00	$ 29,907.80	$ 39,959.38
Loans and discounts (secured by collateral)	14,298.00	22,352.00	27,350.80	29,323.00	27,725.66

Loans on real estate	7,739.00	9,500.00	7,835.00	7,935.00	8,395.00
Overdrafts (secured and unsecured)	246.02	483.17	95.35	63.51	98.60
Other bonds and securities	3,263.82	3,022.72	2,188.56	2,218.31	1,669.00
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks)	114.20	.....	200.70	63.91	12.68
Due from reserve banks	60,494.72	17,819.56	5,322.24	2,537.14	1,148.99
Checks on other banks	27.40	397.82	131.89	40.80	56.05
Currency	3,874.00	3,027.00	5,169.00	2,155.00	2,435.00
Gold	1,105.00	900.00	100.00	200.00	500.00
Silver and fractional coin	1,635.70	892.67	2,275.58	1,049.89	474.99
Total	$ 130,403.79	$ 99,112.37	$ 86,778.12	$ 79,494.36	$ 86,475.35
LIABILITIES.					
Capital stock	$ 12,500.00	$ 12,500.00	$ 12,500.00	$ 12,500.00	$ 12,500.00
Surplus fund	250.00	500.00	600.00	600.00	600.00
Undivided profits, net	2,657.30	992.51	244.96	898.76	1,269.85
Bills payable	.....	.....	.....	.....	10,000.00
Dividends unpaid	140.00	122.00	750.00	750.00	750.00
Individual deposits	98,111.17	70,961.63	52,201.84	44,920.47	40,487.45
Demand certificates of deposit	800.00	524.91	520.00	540.00	570.00
Time certificates of deposit	15,945.32	13,511.32	19,961.32	19,285.13	20,248.05
Certified checks	.....	.....	.....	.....	50.00
Total	$ 130,403.79	$ 99,112.37	$ 86,778.12	$ 79,494.36	$ 86,475.35

Examined March 19, 1915.
Directors—John H. Behrens, J. M. Kinsinger, E. W. Balfour.

NO. 274, STATE BANK.

THE BANK OF FAIRPLAY, FAIRPLAY, COLORADO.

J. C. Singleton, President; Fred Singleton, Vice-President; A. A. Dollison, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 22,100.00	$ 19,595.55	$ 19,788.00	$ 19,188.00	$ 20,770.85
Overdrafts (secured and unsecured)	23.99	156.25	11.28	169.27	221.59
Other bonds and securities	98,191.69	99,467.63	96,407.73	96,923.23	96,448.00
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Cash items (not including checks on other banks)	1,285.95	10.25	24.05	772.33	530.49
Due from reserve banks	14,219.99	31,656.67	18,573.05	27,383.89	33,764.15
Checks on other banks	271.94	27.35	137.08	135.33	17.78
Currency	690.00	2,670.00	2,301.00	2,100.00	2,098.00
Gold	3,515.00	1,260.00	2,920.00	4,135.00	3,660.00
Silver and fractional coin	170.87	488.87	517.24	223.70	717.92
Total	$ 141,469.43	$ 159,332.57	$ 141,679.43	$ 151,970.75	$ 159,228.78

THE BANK OF FAIRPLAY, FAIRPLAY, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	539.47	717.00	950.69	1,102.51	572.16
Bills payable	10,000.00	20,000.00	10,000.00	10,000.00	10,000.00
Individual deposits	82,269.84	93,267.32	79,517.50	88,309.50	96,342.99
Due to banks (not reserve banks)	5,562.68	4,101.35	10,928.40	11,749.74	10,886.56
Demand certificates of deposit	3,983.61	4,338.61	3,898.61	3,436.11	3,815.92
Time certificates of deposit	19,113.83	16,908.29	16,384.23	17,372.89	17,611.15
Total	$ 141,469.43	$ 159,332.57	$ 141,679.43	$ 151,970.75	$ 159,228.78

Examined September 23, 1915.
Directors—A. A. Dollison, J. Fred Singleton, J. C. Singleton.

NO. 212, STATE BANK.

THE FARMERS STATE BANK OF FLAGLER, FLAGLER, COLORADO.

O. S. Neff, Vice-President; F. A. Campbell, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 14,288.44	$ 16,741.50	$ 16,868.24	$ 17,362.33	$ 20,624.28
Loans and discounts (secured by collateral)	13,958.75	13,284.18	17,524.96	24,301.22	24,616.72
Loans on real estate	5,590.02	2,200.00	4,128.85	2,882.57	1,650.00
Overdrafts (secured and unsecured)	1,041.94	695.19	1,346.87	1,034.23	555.90
Other bonds and securities	300.63	782.74	70.90	255.54	55.00
Furniture and fixtures	1,886.28	1,914.48	1,914.48	1,914.48	1,914.48
Other real estate	.....	1,500.00	.....	1,500.00	1,500.00
Due from banks (not reserve banks)	.....	.....	1,500.00	.....	.....
Cash items (not including checks on other banks)	50.00	1.95	9.20	111.95	233.10
Due from reserve banks	2,791.84	9,844.53	9,544.95	14,293.84	22,820.41
Checks on other banks	3.00	8.75	36.25	25.00	.....
Currency	1,470.00	2,317.00	547.00	953.00	1,044.00
Gold	240.00	640.00	245.00	395.00	510.00
Silver and fractional coin	505.99	237.05	142.87	389.90	302.67
Other resources	129.09	54.09	127.89	127.89	27.44
Expense account	.....	.....	71.22	.....	153.39
Total	$ 42,255.98	$ 50,221.46	$ 54,078.68	$ 65,546.95	$ 76,007.39

LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	4.06	46.39	.....	265.18	.....
Bills payable	4,000.00	3,837.95	.....	2,000.00	.....
Individual deposits	19,562.51	25,935.25	33,739.04	42,622.69	38,378.75

Due to banks (not reserve banks)	.....	115.22	.....	.....	.....
Demand certificates of deposit	2,500.00	.....	.....	3,500.00	16,736.17
Time certificates of deposit	6,069.21	10,286.65	10,339.64	7,130.92	9,007.22
Cashier's checks	120.20	.....	.....	28.16	1,885.25
Total	$ 42,255.98	$ 50,221.46	$ 54,078.68	$ 65,546.95	$ 76,007.39

Examined July 14, 1915.
Directors—A. R. Couzens, H. C. Jones, O. S. Neff, H. L. Williams.

NO. 132. STATE BANK.

FLAGLER STATE BANK, FLAGLER, COLORADO.

W. H. Lavington, President; C. J. Farr, Vice-President; W. L. Price, Cashier; H. A. Rueschling, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 3,159.03	$ 4,127.95	$ 4,587.62	$ 4,991.22	$ 8,365.86
Loans and discounts (secured by collateral)	33,586.78	39,688.99	41,400.53	45,830.85	51,493.64
Loans on real estate	6,388.85	6,520.66	9,045.41	7,550.61	9,267.09
Overdrafts (secured and unsecured)	131.74	125.48	24.24	41.25	141.63
Other bonds and securities	1,179.55	2,202.88	601.05	1,527.10	1,312.30
Furniture and fixtures	1,000.00	900.00	900.00	900.00	900.00
Banking house	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Other real estate	800.00	800.00	.....	.....	.....
Due from banks (not reserve banks)	.....	.....	.....	5,200.00	.....
Cash items (not including checks on other banks)	89.72	.....	.....	.....	.....
Due from reserve banks	39,185.63	30,729.49	34,582.77	36,419.83	18,361.93
Checks on other banks	14.65	434.20	145.12	42.02	231.90
Currency	2,402.00	1,711.00	2,819.00	2,594.00	2,711.00
Gold	770.00	205.00	390.00	675.00	180.00
Silver and fractional coin	226.17	677.76	42.72	193.39	600.68
Total	$ 90,734.12	$ 89,923.41	$ 96,338.46	$ 107,765.27	$ 95,366.03
LIABILITIES.					
Capital stock	$ 12,500.00	$ 12,500.00	$ 12,500.00	$ 12,500.00	$ 12,500.00
Surplus fund	600.00	825.00	825.00	825.00	925.00
Undivided profits, net	5,425.00	3,816.58	4,364.06	5,127.52	3,516.13
Individual deposits	58,888.23	52,457.04	55,297.56	57,453.29	59,772.26
Time certificates of deposit	13,320.89	20,324.79	23,351.84	31,859.46	18,652.64
Total	$ 90,734.12	$ 89,923.41	$ 96,338.46	$ 107,765.27	$ 95,366.03

Examined July 15, 1915.
Directors—H. W. Brown, C. J. Farr, T. J. Huntzinger, W. H. Lavington, Samuel Madole, T. H. McCallum, W. L. Price.

NO. 272, STATE BANK.

THE FLEMING STATE BANK, FLEMING, COLORADO.

A. E. Dodds, President; Fritz Segreke, Vice-President; J. N. Sanders, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 25,819.65	$ 18,442.34	$ 25,600.20	$ 28,290.36	$ 37,259.13
Loans and discounts (secured by collateral)	2,053.30	9,566.95	4,460.80	1,568.30	4,416.80
Overdrafts (secured and unsecured)	84.22	88.76	112.82	1.22	56.81
Other bonds and securities	.....	4,464.49	4,077.34	4,870.99	5,538.59
Furniture and fixtures	486.39	519.02	1,148.16	1,367.43	1,827.05
Banking house	.....	.....	.....	2,512.55	2,890.19
Other real estate	.....	201.10	203.60	.....	.....
Cash items (not including checks on other banks)	123.00	.....	.....	.....	.....
Due from reserve banks	10,111.17	9,032.42	5,811.61	6,566.07	9,396.20
Checks on other banks	.....	3.15	10.95	.....	3.13
Currency	995.00	923.00	1,365.00	1,471.00	1,306.00
Silver and fractional coin	267.45	398.26	238.25	259.11	271.56
Other resources	224.89	572.91	.....	.....	.....
Total	$ 40,165.77	$ 44,212.40	$ 43,058.73	$ 49,907.03	$ 62,945.46
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	2,073.93	2,373.04	3,050.67	3,531.31	3,867.58
Bills payable	.....	.....	.....	.....	8,000.00
Individual deposits	25,291.84	29,139.36	28,208.06	28,254.12	31,203.26
Demand certificates of deposit	200.00	.....	.....	2,500.00	2,500.00
Time certificates of deposit	2,600.00	2,700.00	1,800.00	5,621.60	7,374.62
Total	$ 40,165.77	$ 44,212.40	$ 43,058.73	$ 49,907.03	$ 62,945.46

Examined March 3, 1915.
Directors—A. E. Dodds, Fritz Segreke, Frank Revere, J. N. Sanders.

NO. 50, STATE BANK.

FORT LUPTON STATE BANK, FORT LUPTON, COLORADO.

M. B. Rhode, President; S. J. Rhode, Vice-President and Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 47,796.50	$ 51,506.70	$ 47,874.11	$ 51,586.61	$ 57,309.55
Loans and discounts (secured by collateral)	32,036.43	34,899.50	54,787.34	48,908.00	50,058.00
Loans on real estate	31,092.00	33,042.00	27,092.00	13,392.00	13,392.00
Bonds to secure postal savings	1,000.00	1,000.00	.....	.....	.....
Other bonds and securities	5,186.00	10,328.65	5,536.06	1,068.50	1,066.00
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Cash items (not including checks on other banks)	.....	.....	61.33	26.51	141.70
Due from reserve banks	52,224.65	36,592.35	11,102.72	15,783.40	13,423.07

Checks on other banks	.....	10.91	133.79	195.31	392.08
Currency	3,512.00	2,599.00	3,699.00	2,998.00	1,481.00
Gold	1,165.00	1,740.00	1,405.00	1,300.00	500.00
Silver and fractional coin	1,342.55	1,329.14	1,043.45	716.13	1,024.69
Total	$ 176,265.13	$ 174,048.25	$ 153,735.07	$ 136,974.46	$ 139,719.09
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Undivided profits, net	137.19	207.12	147.59	816.36	1,946.02
Dividends unpaid	5,000.00	.....	.....	.....	.....
Individual deposits	123,376.09	113,888.87	103,006.98	85,334.71	86,122.68
Demand certificates of deposit	3,641.21	7,624.34	5,900.39	6,894.02	7,179.47
Time certificates of deposit	15,244.83	16,975.62	16,555.62	17,111.69	17,515.60
Cashier's checks	1,365.81	8,392.65	1,262.39	17.40	591.45
Reserved for interest	600.00	406.65	309.10	247.28	162.87
Reserved for taxes	700.00	353.00	353.00	353.00	.....
Total	$ 176,265.13	$ 174,048.25	$ 153,735.07	$ 136,974.46	$ 139,719.09

Examined March 24, 1915.
Directors—G. S. Allsebrook, W. T. Burge, H. H. Ewing, Gilbert Landell, M. E. Rhode, S. J. Rhode, B. F. Twombly.

NO. 232, STATE BANK.

PLATTE VALLEY STATE BANK, FORT LUPTON, COLORADO.

W. F. Bolton, President; H. M. Siemann, Vice-President; J. C. Allan, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 17,551.01	$ 17,976.52	$ 21,666.81	$ 26,290.68	$ 29,154.64
Loans and discounts (secured by collateral)	23,160.17	26,452.74	28,125.58	25,936.28	26,096.04
Loans on real estate	3,650.00	5,500.00	5,532.85	5,532.85	5,501.85
Overdrafts (secured and unsecured)	4.43	1.77	.....	.....	103.84
Other bonds and securities	486.72	657.94	177.97	.....	495.20
Furniture and fixtures	2,033.30	2,033.30	2,033.30	2,033.30	2,033.30
Cash items (not including checks on other banks)	.....	22.00	89.50	189.60	2.70
Due from reserve banks	18,983.50	17,417.66	6,446.95	8,200.95	11,105.69
Checks on other banks	.....	1.00	32.90	40.00	97.95
Currency	4,620.00	4,337.00	3,342.00	1,694.00	3,646.00
Gold	470.00	357.50	840.00	135.00	180.00
Silver and fractional coin	564.18	668.19	593.43	611.52	850.57
Total	$ 71,593.31	$ 75,425.62	$ 68,881.29	$ 70,664.18	$ 79,267.69
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	200.00	200.00	200.00	200.00	200.00
Undivided profits, net	48.89	243.52	296.71	297.11	343.73

PLATTE VALLEY STATE BANK, FORT LUPTON, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Bills payable	.....	.....	4,000.00	4,000.00	4,000.00
Dividends unpaid	240.00	.....	.....	.....	.....
Individual deposits	44,171.36	44,352.49	37,639.47	36,846.94	32,336.79
Demand certificates of deposit	3,171.05	5,968.75	2,801.05	2,801.05	2,531.05
Time certificates of deposit	13,762.01	14,660.86	13,944.06	16,119.08	26,215.19
Certified checks	.....	.....	.....	400.00	.....
Cashier's checks	.....	.....	.....	.....	3,640.93
Total	$ 71,593.31	$ 75,425.62	$ 68,881.29	$ 70,664.18	$ 79,267.69

Examined March 25, 1915.

Directors—J. C. Allan, W. F. Bolton, Herman Funk, W. B. Mayfield, Jacob Rosenbrock, H. M. Siemann.

NO. 291, STATE BANK.

THE FORT MORGAN STATE BANK, FORT MORGAN, COLORADO.

J. P. Leininger, President; C. H. Smith, Vice-President; W. E. Henry, Cashier.

RESOURCES.	Sept. 2, 1915
Due from reserve banks	$ 19,916.40
Expense account	83.60
Total	$ 20,000.00
LIABILITIES.	
Capital stock	$ 20,000.00
Total	$ 20,000.00

Directors—J. P. Leininger, C. H. Smith, W. E. Henry.

NO. 52, STATE BANK.

FOWLER STATE BANK, FOWLER, COLORADO.

R. B. Spruill, President; A. J. Burnett, Vice-President; Virgil Davis, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 52,189.35	$ 49,543.92	$ 44,224.50	$ 48,907.76	$ 48,786.84
Loans and discounts (secured by collateral)	26,577.96	21,720.77	28,651.48	21,978.43	21,307.53
Loans on real estate	2,333.78	817.27	2,717.27	6,100.00	6,100.00
Overdrafts (secured and unsecured)	239.52	127.46	27.77	86.30	76.27
Other bonds and securities	641.87	1,264.10	558.65	1,238.25	1,020.15
Furniture and fixtures	2,600.00	2,500.00	2,500.00	2,500.00	2,500.00
Banking house	6,200.00	6,100.00	6,100.00	6,100.00	6,100.00
Due from reserve banks	12,554.28	24,819.04	28,068.10	13,506.93	16,122.80

Checks on other banks	187.69	145.00	329.63	29.00	516.96
Currency	2,097.00	1,822.00	2,603.00	1,903.00	1,589.00
Gold	2,585.00	2,825.00	3,110.00	3,235.00	3,435.00
Silver and fractional coin	559.35	601.14	220.35	961.17	509.84
Total	$ 108,765.80	$ 112,285.70	$ 119,110.75	$ 106,545.84	$ 108,064.39
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	2,500.00	2,750.00	2,750.00	2,750.00	2,750.00
Undivided profits, net	5,516.45	2,884.36	2,926.18	3,728.22	3,648.37
Individual deposits	52,577.71	57,042.68	59,253.61	50,350.71	52,920.91
Demand certificates of deposit	.....	.....	2,500.00	2,500.00	2,500.00
Time certificates of deposit	22,995.49	23,888.82	24,963.86	21,669.97	19,698.56
Cashier's checks	176.12	719.84	1,717.10	546.94	546.55
Total	$ 108,765.80	$ 112,285.70	$ 119,110.75	$ 106,545.84	$ 108,064.39

Examined April 21, 1915.
Directors—James M. Boring, A. J. Burnett, D. L. McPhilimy, R. B. Spruill, G. A. Thornton.

NO. 51. STATE BANK

FIRST BANK OF FRUITA, FRUITA, COLORADO.

S. P. Green, President; Katie S. Skelley, Vice-President; W. A. Merriell, Cashier; H. G. McElfresh, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 63,661.62	$ 49,968.32	$ 47,589.52	$ 46,981.30	$ 49,015.92
Loans and discounts (secured by collateral)	12,767.72	9,451.08	12,229.17	13,501.10	11,371.60
Loans on real estate	19,803.60	19,591.49	20,413.31	17,534.88	14,211.09
Overdrafts (secured and unsecured)	18.00	240.94	97.23	101.29	50.08
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	7,369.66	5,094.21	3,732.63	4,727.08	5,236.76
Premium on bonds	57.83	.....	.....	.....	.....
Furniture and fixtures	3,852.49	2,500.00	2,500.00	2,500.00	2,494.00
Other real estate	10,431.92	3,184.79	3,184.79	5,084.79	5,084.79
Due from banks (not reserve banks)	1,769.96	.....	.....	.....	.....
Cash items (not including checks on other banks)	2,230.84	130.81	679.44	400.41	230.06
Due from reserve banks	16,135.48	32,374.37	15,348.90	18,848.68	18,384.57
Checks on other banks	12.35	313.83	127.50	261.75	169.05
Currency	3,757.60	3,857.00	3,115.00	1,433.00	2,241.00
Gold	1,520.60	1,210.00	1,635.00	1,805.00	2,220.00
Silver and fractional coin	1,169.82	1,050.53	414.95	630.99	1,261.15
Other resources	583.88	.....	.....	.....	.....
Total	$ 179,142.17	$ 132,967.40	$ 115,067.74	$ 117,589.27	$ 119,013.02
LIABILITIES.					
Capital stock	$ 50,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	8,736.38	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net	.....	1,019.26	1,979.96	2,486.79	148.53

FIRST BANK OF FRUITA, FRUITA, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Postal savings accounts	3,900.00	3,900.00	3,866.27	3,866.27	3,900.00
Dividends unpaid	.....	.....	.....	.....	50.00
Individual deposits	103,141.25	82,347.81	62,075.41	62,436.08	64,509.86
Demand certificates of deposit	.....	2,339.50	2,631.45	4,986.84	5,045.77
Time certificates of deposit	1,904.57	15,498.75	16,844.85	16,105.85	16,885.12
Certified checks	11,194.65	.....	.....	.....	.....
Cashier's checks	.....	332.08	169.80	207.44	808.74
Reserved for interest	265.32	.....	.....	.....	.....
Total	$ 179,142.17	$ 132,967.40	$ 115,067.74	$ 117,589.27	$ 119,013.02

Examined January 12, 1915; September 18, 1915.
Directors—S. P. Green, Katie F. Skelley, W. A. Merriell, H. G. McElfresh, A. L. Gnagey, H. W. White, F. C. Merriell.

NO. 167, STATE BANK.

THE GENOA STATE BANK, GENOA, COLORADO.

W. C. Caley, President; G. W. Klockenteger, Vice-President; J. R. Caley, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 7,173.97	$ 9,169.29	$ 8,547.60	$ 8,053.51	$ 6,740.26
Loans and discounts (secured by collateral)	5,296.13	6,783.18	7,364.53	8,385.13	9,091.68
Loans on real estate	1,719.90	1,317.00	1,297.00	1,147.57	1,147.57
Overdrafts (secured and unsecured)	388.59	243.42	166.60	252.35	257.23
Other bonds and securities	.....	.....	.....	.....	945.40
Furniture and fixtures	1,600.00	1,600.00	1,600.00	1,600.00	1,400.00
Banking house	1,350.00	1,350.00	1,350.00	1,350.00	1,350.00
Due from banks (not reserve banks)	1,281.70	1,275.00	.....	.....	1,000.00
Due from reserve banks	11,816.52	11,842.58	10,857.44	7,951.49	7,177.54
Checks on other banks	467.13	.....	.....	.....	5.00
Currency	3,102.00	1,865.00	2,030.00	1,566.00	625.00
Gold	475.00	125.00	100.00	100.00	160.00
Silver and fractional coin	1,375.80	1,165.71	1,015.06	1,470.49	678.28
Total	$ 36,046.74	$ 36,736.18	$ 34,328.23	$ 31,876.54	$ 30,577.96
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	.....	.....	.....	100.00
Undivided profits, net	861.38	1,135.21	1,167.19	1,514.38	362.54
Individual deposits	23,140.39	23,684.10	22,525.03	20,166.99	20,069.56
Cashier's checks	2,044.97	1,916.87	636.01	195.17	45.86
Total	$ 36,046.74	$ 36,736.18	$ 34,328.23	$ 31,876.54	$ 30,577.96

Examined July 30, 1915.
Directors—W. C. Caley, M. T. Caley, J. R. Caley, G. W. Klockenteger.

NO. 56, STATE BANK.

BANK OF CLEAR CREEK COUNTY, GEORGETOWN, COLORADO.

J. M. Copeland, President; C. J. Nicholas, Vice-President; F. P. Dewey, Cashier; James T. Garrett, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 22,620.11	$ 22,125.96	$ 21,200.71	$ 22,235.35	$ 21,831.91
Loans and discounts (secured by collateral)	17,726.04	18,431.04	18,916.54	19,801.74	18,177.74
Loans on real estate	20,824.40	21,834.40	18,624.36	18,749.36	18,836.40
Overdrafts (secured and unsecured)	6,226.06	3,061.49	3,961.81	4,779.32	6,448.15
Bonds to secure postal savings	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities	276,509.01	278,951.21	275,668.79	277,200.10	274,403.38
Furniture and fixtures	2,611.05	2,611.05	2,611.05	2,611.05	2,611.05
Banking house	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Cash items (not including checks on other banks)	122.40	193.24	83.60	244.47	64.10
Due from reserve banks	43,052.41	35,859.96	45,612.27	43,001.19	56,616.11
Checks on other banks	1.81	68.65	77.01	28.40	10.00
Currency	7,495.00	7,650.00	6,754.00	4,764.00	5,509.00
Gold	1,025.00	1,265.00	1,560.00	2,037.50	2,517.50
Silver and fractional coin	485.35	389.42	750.00	868.05	778.75
Other resources	87.80	74.70	56.35	69.65	48.35
Total	$ 420,786.44	$ 414,516.12	$ 417,876.49	$ 418,390.18	$ 429,852.44
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net	118,580.27	118,578.56	118,288.60	117,914.79	118,700.62
Postal savings accounts	552.56	559.46	553.96	553.96	560.86
Individual deposits	70,738.33	63,168.02	65,148.60	63,405.70	71,631.70
Demand certificates of deposit	418.45	393.45	238.45	148.45	615.15
Time certificates of deposit	130,496.83	131,816.63	133,646.88	136,367.28	138,344.11
Total	$ 420,786.44	$ 414,516.12	$ 417,876.49	$ 418,390.18	$ 429,852.44

Examined February 17, 1915.

Directors—J. M. Copeland, C. J. Nicholas, F. P. Dewey, F. A. Maxwell, F. R. Pneuman.

NO. 55, STATE BANK.

BANK OF GEORGETOWN, GEORGETOWN, COLORADO.

Cora J. Seifried, President; Charles K. Wolfe, Vice-President; J. B. Foley, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 14,155.75	$ 13,469.95	$ 12,357.15	$ 12,121.25	$ 13,505.47
Loans and discounts (secured by collateral)	47,976.33	46,950.49	56,477.45	49,735.80	51,246.52
Loans on real estate	22,765.31	23,034.41	19,076.57	26,210.47	23,301.87
Overdrafts (secured and unsecured)	1,595.19	924.57	1,084.65	655.81	4,481.09

BANK OF GEORGETOWN, GEORGETOWN, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	69,641.95	62,863.13	55,896.15	57,104.06	55,944.79
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other real estate	.....	.....	.....	5,041.06	.....
Due from banks (not reserve banks)	559.97	496.67	367.79	763.59	707.12
Cash items (not including checks on other banks)	31.40	.....	.....	141.37	4.25
Due from reserve banks	14,583.00	25,147.74	25,898.84	16,776.91	27,270.95
Checks on other banks	96.18	.....	1,031.95	72.31	67.70
Currency	2,746.00	2,155.00	2,948.00	3,026.00	2,200.00
Gold	1,020.00	2,745.00	2,710.00	2,390.00	2,542.50
Silver and fractional coin	617.70	684.60	804.35	489.10	889.70
Total	$ 177,788.78	$ 182,471.56	$ 180,652.90	$ 171,486.67	$ 189,203.02
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits, net	9,666.32	9,916.71	10,437.77	10,666.12	11,005.00
Postal savings accounts	150.61	152.36	149.10	149.10	150.97
Individual deposits	36,871.92	42,776.25	44,371.44	36,007.75	54,106.59
Demand certificates of deposit	454.90	172.95	282.95	261.28	327.95
Time certificates of deposit	80,645.03	79,453.29	75,411.64	74,402.42	73,612.51
Total	$ 177,788.78	$ 182,471.56	$ 180,652.90	$ 171,486.67	$ 189,203.02

Examined February 18, 1915.
Directors—Cora J. Seifried, Marguerite J. Seifried, Charles K. Wolfe, J. B. Foley.

NO. 229, STATE BANK.

GILCREST STATE BANK, GILCREST, COLORADO.

W. K. Gilcrest, President; P. W. Allen, Vice-President.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 1,478.14	$ 1,427.74	$ 2,122.74	$ 2,026.17	$ 2,147.28
Loans and discounts (secured by collateral)	2,134.16	3,016.16	3,088.16	3,303.16	2,799.16
Overdrafts (secured and unsecured)	73.99	52.97	188.71	379.64	625.99
Furniture and fixtures	732.67	732.67	732.67	732.67	732.67
Banking house	2,143.80	2,143.80	2,143.80	2,143.80	2,143.80
Other real estate	1,901.19	1,858.04	1,820.79	1,784.79	1,928.50
Cash items (not including checks on other banks)	6.72	82.50	279.87	37.00	167.91
Due from reserve banks	6,358.64	4,865.30	1,158.51	959.23	2,570.73
Currency	265.00	576.00	246.00	100.00	171.00
Silver and fractional coin	230.98	144.08	197.93	66.54	251.54
Expense account	1,308.68	2,051.93	2,138.23	2,119.94	2,081.65
Total	$ 16,633.97	$ 16,951.19	$ 14,117.41	$ 13,652.94	$ 15,620.15

LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Individual deposits	6,633.97	6,951.19	4,117.41	3,652.94	4,417.27
Time certificates of deposit	.....	.....	.....	.....	1,202.88
Total	$ 16,633.97	$ 16,951.19	$ 14,117.41	$ 13,652.94	$ 15,620.15

Examined May 24, 1915.
Directors—W. K. Gilcrest, P. W. Allen, M. H. Hartung, W. E. Kinsella, Fred Johnson.

NO. 140, SAVINGS BANK.

THE GOLDEN SAVINGS BANK, GOLDEN, COLORADO.

R. Brood Jr., President and Cashier; George R. Brood, Assistant Cashier; Paul Ficht, Secretary.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 9,335.77	$ 9,180.35	$ 4,631.35	$ 4,529.35	$ 4,311.85
Loans and discounts (secured by collateral)	2,885.75	2,651.40	3,050.00	3,725.00	2,875.06
Loans on real estate	20,572.00	18,772.00	19,222.00	18,902.00	18,892.00
Overdrafts (secured and unsecured)	.....	68	30	1.64	1.11
Other bonds and securities	50,081.28	52,887.20	55,878.36	52,311.63	54,922.30
Premium on bonds	217.50	250.50	299.50	264.50	274.50
Furniture and fixtures	350.00	350.00	350.00	350.00	350.00
Banking house	9,350.00	9,350.00	9,350.00	9,350.00	9,350.00
Due from banks (not reserve banks)	8,000.00	8,000.00	5,000.00	5,000.00	5,000.00
Cash items (not including checks on other banks)	.....	20.09	24.77	50.00	.....
Due from reserve banks	18,078.76	20,662.47	27,276.17	23,012.88	26,096.19
Checks on other banks	68.69	170.00	90.60	303.97	101.00
Currency	1,162.00	1,494.00	1,351.00	1,006.00	707.00
Gold	2,610.00	2,560.00	2,880.00	2,385.00	2,280.00
Silver and fractional coin	242.20	230.18	323.90	396.46	517.08
Total	$ 122,953.95	$ 126,878.87	$ 129,727.95	$ 121,588.43	$ 125,678.06
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	3,953.37	4,466.39	5,111.14	5,374.48	5,932.81
Individual deposits	30,928.91	35,831.60	39,921.75	32,772.38	35,678.56
Demand certificates of deposit	105.00	370.00	723.80	773.80	580.00
Time certificates of deposit	52,966.67	51,210.88	48,967.96	47,667.77	48,486.69
Total	$ 122,953.95	$ 126,878.87	$ 129,727.95	$ 121,588.43	$ 123,678.06

Examined March 18, 1915.
Directors—R. Broad, Jr., Paul Ficht, H. M. Rubey, H. W. Pratt, George R. Broad.

NO. 288, STATE BANK.

THE AMERICAN STATE BANK, GRANADA, COLORADO.

W. C. Young, President; H. F. Decker, Vice-President; E. A. Wines, Cashier; J. L. Zink, Asst. Cashier.

RESOURCES.	Sept. 2, 1915
Loans and discounts (unsecured)	$ 15,485.97
Loans and discounts (secured by collateral)	36,067.92
Loans on real estate	2,907.78
Overdrafts (secured and unsecured)	610.67
Bonds to secure postal savings	1,000.00
Other bonds and securities	255.00
Furniture and fixtures	1,500.00
Banking house	3,500.00
Due from banks (not reserve banks)	216.00
Cash items (not including checks on other banks)	146.08
Due from reserve banks	8,347.52
Checks on other banks	773.09
Currency	1,682.00
Gold	167.50
Silver and fractional coin	968.22
Total	73,627.75
LIABILITIES.	
Capital stock	$ 10,000.00
Undivided profits, net	346.67
Bills payable	5,000.00
Postal savings accounts	482.21
Individual deposits	40,746.02
Time certificates of deposit	12,916.43
Cashier's checks	4,136.42
Total	73,627.75

Directors—W. C. Young, H. F. Decker, E. A. Wines.

NO. 281, STATE BANK.

THE BANK OF GRAND JUNCTION, GRAND JUNCTION, COLORADO.

A. M. Schmidt, President; Wm. E. Dudley, Vice-President; A. C. Milne, Cashier.

RESOURCES.	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 9,040.73	$ 14,780.68	$ 18,506.90	$ 25,133.39
Loans and discounts (secured by collateral)	10,435.00	19,120.20	23,711.20	25,444.14
Loans on real estate	6,204.00	7,454.00	7,859.00	9,158.50
Overdrafts (secured and unsecured)	.....	3.69	2.70	7.81

Other bonds and securities	276.10	1,525.95	2,260.41	2,830.18
Furniture and fixtures	3,500.00	3,000.00	3,000.00	3,000.00
Due from banks (not reserve banks)	36,646.85	.....	177.00	.....
Cash items (not including checks on other banks)	966.10	.....	.....	.....
Due from reserve banks	40,830.65	65,069.83	63,726.82	79,739.18
Checks on other banks	527.67	16,340.14	696.47	707.87
Currency	2,944.00	3,431.00	1,757.00	3,558.00
Gold	785.00	970.00	755.00	1,160.00
Silver and fractional coin	472.36	555.69	729.50	515.89
Total	$ 112,628.76	$ 132,254.18	$ 123,182.00	$ 151,254.96
LIABILITIES.				
Capital stock	$ 40,000.00	$ 40,000.00	$ 40,000.00	$ 40,000.00
Undivided profits, net	1,568.66	1,720.87	1,830.40	2,096.11
Individual deposits	64,910.77	79,585.98	57,991.77	79,838.03
Demand certificates of deposit	.....	892.06	617.06	634.71
Time certificates of deposit	6,149.33	10,055.27	22,742.77	28,636.08
Cashier's checks	.....	.....	.....	50.00
Total	$ 112,628.76	$ 132,254.18	$ 123,182.00	$ 151,254.96

Examined March 10, 1915; September 16, 1915.

W. E. Dudley, Frank Henry, F. W. Halbauer, Fred Mantey, A. C. Milne, D. A. Randall, William Hicks, J. H. Rankin, A. M. Schmidt.

NO. 58. TRUST COMPANY.

THE UNITED STATES BANK AND TRUST COMPANY, GRAND JUNCTION, COLORADO.

D. T. Stone, President; C. D. Smith, Vice-President; R. A. Orr, Vice-President; Reuel Morgan, Cashier; E. W. Dinwiddle Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 185,447.00	$ 196,217.64	$ 248,963.39	$ 230,675.99	$ 220,999.64
Loans and discounts (secured by collateral)	137,368.01	163,634.69	143,851.58	137,865.74	193,887.81
Loans on real estate	59,912.20	49,405.85	39,693.52	45,273.81	37,202.83
Overdrafts (secured and unsecured)	1,106.07	532.19	1,606.96	148.49	432.13
Bonds to secure postal savings	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00
Other bonds and securities	10,403.91	8,002.14	5,596.54	5,881.68	5,868.85
Premium on bonds	1,190.00	1,190.00	1,190.00	1,190.00	1,190.00
Furniture and fixtures	14,000.00	14,000.00	14,000.00	14,000.00	13,500.00
Other real estate	6,500.00	6,500.00	7,600.00	7,600.00	8,400.00
Due from banks (not reserve banks)	3,641.39	3,983.09	4,736.47	6,167.13	4,242.81
Cash items (not including checks on other banks)	.....	20.00	1,500.00	.....	.....
Due from reserve banks	165,140.72	112,194.92	110,835.09	92,226.73	84,959.76
Checks on other banks	17,418.25	3,670.70	3,634.32	3,070.04	4,704.03
Currency	27,099.00	16,426.00	24,191.00	15,591.00	17,265.00
Gold	13,150.00	9,875.00	11,350.00	10,437.50	13,325.00
Silver and fractional coin	1,232.41	5,219.80	5,640.49	6,061.59	4,330.53
Total	$ 660,608.96	$ 607,872.02	$ 641,389.36	$ 593,189.70	$ 627,308.39

THE UNITED STATES BANK AND TRUST COMPANY, GRAND JUNCTION, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Capital stock	$ 125,000.00	$ 125,000.00	$ 125,000.00	$ 125,000.00	$ 125,000.00
Surplus fund	4,200.00	4,200.00	4,200.00	4,200.00	4,800.00
Undivided profits, net	3,813.89	5,709.10	9,120.51	11,896.93	4,544.78
Bills payable	.....	.....	.....	.....	15,000.00
Savings accounts	33,476.18	41,912.72	54,715.09	55,071.00	48,809.89
Postal savings accounts	17,000.00	17,000.00	16,841.70	16,341.70	16,551.26
Trust funds	8,955.37	8,967.02	8,658.55	8,451.30	8,440.95
Dividends unpaid	3,750.00	.....	.....	.....	.....
Individual deposits	385,231.75	343,479.57	356,971.91	304,509.24	308,389.91
Due to banks (not reserve banks)	12,097.52	6,461.12	6,727.85	9,671.14	18,065.64
Demand certificates of deposit	28,848.07	17,134.53	20,698.45	19,384.93	29,333.00
Time certificates of deposit	36,436.18	36,207.96	38,095.96	38,304.12	48,357.53
Reserved for taxes	1,800.00	1,800.00	359.34	359.34	15.43
Total	$ 660,608.96	$ 607,872.02	$ 641,389.36	$ 593,189.70	$ 627,308.39

Examined, March 13, 1915; September 17, 1915.
Directors—C. D. Smith, R. A. Orr, Ben Griffith, Reuel Morgan, D. T. Stone, E. W. Dinwiddie, William Ternahan.

NO. 57. STATE BANK.

GARFIELD COUNTY STATE BANK, GRAND VALLEY, COLORADO.

G. E. Clarkson, President; J. B. Wallace, Vice-President; J. J. Connell, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 22,272.69	$ 17,507.37	$ 19,140.00	$ 20,484.40	$ 19,240.96
Loans and discounts (secured by collateral)	10,959.48	8,315.94	4,985.25	7,061.64	7,384.69
Loans on real estate	2,750.00	1,350.00	1,750.00	1,750.00	1,750.00
Overdrafts (secured and unsecured)	366.50	111.91	147.42	17.11	79.16
Other bonds and securities	1,369.08	1,206.45	1,180.80	1,230.87	1,193.97
Furniture and fixtures	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Banking house	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00
Other real estate	2,632.50	2,632.50	2,632.50	2,632.50	2,632.50
Due from reserve banks	1,499.80	1,903.73	.....	78.46	579.90
Currency	2,414.00	1,431.00	1,093.00	963.00	995.00
Gold	105.00	80.00	185.00	565.00	502.50
Silver and fractional coin	505.44	727.70	368.76	561.52	471.95
Total	$ 48,874.49	$ 39,266.60	$ 35,482.73	$ 39,344.50	$ 38,830.63
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	700.00	700.00	700.00	700.00	1,000.00
Undivided profits, net	1,522.04	726.14	719.17	1,260.21	973.22

Dividends unpaid	500.00	.....	.....	.....	.....
Individual deposits	31,883.19	22,371.05	21,159.38	23,700.62	24,878.64
Due to reserve banks	.....	.....	536.77	1,172.01	.....
Demand certificates of deposit	485.00	175.00	178.00	200.00	229.75
Time certificates of deposit	3,784.26	5,294.41	2,189.41	2,311.66	1,749.02
Total	$ 48,874.49	$ 39,266.60	$ 35,482.73	$ 39,344.50	$ 38,830.63

Examined, March 18, 1915; September 23, 1915.
Directors—George E. Clarkson, J. J. Connell, J. B. Wallace.

NO. 59, SAVINGS BANK.

WELD COUNTY SAVINGS BANK, GREELEY, COLORADO.

R. F. Graham, President; J. S. Gale, Vice-President; C. N. Jackson, Cashier; A. W. Ferguson, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 123,822.54	$ 143,399.28	$ 105,292.08	$ 103,774.13	$ 129,450.60
Loans and discounts (secured by collateral)	99,303.08	96,172.72	68,231.72	75,577.12	81,450.12
Loans on real estate	91,487.30	86,387.30	58,212.30	60,212.30	40,107.30
Overdrafts (secured and unsecured)	204.44	74.20	37.05	238.03	642.73
Other bonds and securities	10,090.15	11,479.43	29,080.21	56,387.15	55,811.74
Furniture and fixtures	1.00	1.00	1.00	1.00	1.00
Due from banks (not reserve banks)	.....	.....	35.00	.....	.....
Due from reserve banks	48,836.63	56,207.48	152,749.04	79,241.76	71,510.92
Checks on other banks	1,168.03	1,454.81	2,765.41	769.68	2,195.08
Currency	6,629.00	8,039.00	8,481.00	7,400.00	5,619.00
Gold	700.00	1,112.50	1,080.00	1,067.50	1,755.00
Silver and fractional coin	2,098.99	1,803.17	1,211.82	2,276.31	1,289.45
Other resources	162.00	137.00	248.00	162.00	126.00
Total	$ 384,503.16	$ 406,267.89	$ 427,424.63	$ 387,106.98	$ 390,018.94
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net	25,172.50	21,470.91	25,066.64	25,857.32	22,638.04
Bills payable	.....	20,000.00	.....	.....	.....
Savings accounts	156,780.82	149,776.39	150,227.95	154,981.28	149,335.30
Dividends unpaid	2,000.00	12.05	12.05	12.05	24.10
Individual deposits	112,643.43	120,157.86	154,035.76	107,657.53	106,610.21
Demand certificates of deposit	.....	1,045.00	.....	.....	20,271.64
Time certificates of deposit	12,717.70	16,390.20	21,868.04	20,118.01	15,005.20
Certified checks	.....	2,415.48	.....	.....	.....
Cashier's checks	188.71	.....	1,214.19	3,480.76	1,134.45
Total	$ 384,503.16	$ 406,267.89	$ 427,424.63	$ 387,106.98	$ 390,018.94

Examined May 25, 1915.
Directors—R. F. Graham, J. S. Gale, C. F. Bell, W. B. Starr, William Mayher, A. W. Ferguson, C. N. Jackson.

NO. 154, STATE BANK.

GROVER STATE BANK, GROVER, COLORADO.

E. C. Abbey, President; N. C. Schrup, Vice-President; E. C. Abbey, Jr., Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 16,973.19	$ 15,284.48	$ 15,424.03	$ 16,546.89	$ 17,558.50
Loans and discounts (secured by collateral)	2,077.64	2,633.13	2,093.90	848.15	1,185.11
Loans on real estate	.....	589.70	589.70	589.70	1,239.70
Furniture and fixtures	1,883.47	1,883.47	1,883.47	1,883.47	1,883.47
Banking house	2,302.94	2,302.94	2,302.94	2,302.94	2,302.94
Other real estate	8,672.98	8,672.98	8,672.98	8,672.98	8,672.98
Due from banks (not reserve banks)	907.08	.....	.....	.....	.....
Cash items (not including checks on other banks)	31.00	153.80	59.15	.....	.....
Due from reserve banks	.....	4,292.99	2,942.95	1,411.39	1,540.42
Currency	1,941.00	286.00	2,870.00	2,346.00	2,644.00
Gold	.....	25.00	245.00	55.00	255.00
Silver and fractional coin	691.13	514.74	527.35	472.83	448.46
Total	$ 35,480.43	$ 36,639.23	$ 37,611.47	$ 35,129.35	$ 37,730.58
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	3,000.00	2,974.58	2,827.84	2,722.82	2,000.00
Undivided profits, net	37.15	.....	.....	.....	679.58
Bills payable	.....	2,000.00	1,500.00	1,300.00	3,300.00
Individual deposits	20,355.73	19,736.12	13,957.08	19,885.55	20,463.02
Time certificates of deposit	1,287.22	1,628.20	1,326.22	1,220.65	1,287.65
Cashier's checks	800.33	300.33	8,000.33	.33	.33
Total	$ 35,480.43	$ 36,639.23	$ 37,611.47	$ 35,129.35	$ 37,730.58

Examined March 4, 1915.
Directors—E. C. Abbey, E. L. Abbey, N. C. Schrup.

NO. 207, TRUST COMPANY.

THE GUNNISON BANK AND TRUST COMPANY, GUNNISON, COLORADO.

C. W. Winslow, President; H. C. Burtlett, Vice-President; W. W. McKee, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 40,191.29	$ 40,380.70	$ 44,640.75	$ 47,466.83	$ 51,954.21
Loans and discounts (secured by collateral)	72,275.49	72,655.90	68,546.58	64,090.20	68,315.15
Loans on real estate	19,817.22	20,714.08	21,054.08	16,309.08	12,384.08
Overdrafts (secured and unsecured)	550.08	434.92	1,113.39	628.77	270.60
Other bonds and securities	4,050.31	5,451.91	3,032.33	3,832.48	4,167.07
Furniture and fixtures	3,550.55	3,386.55	3,386.55	3,386.55	3,386.55
Other real estate	1,435.01	1,460.86	1,460.86	1,460.86	1,536.54
Due from banks (not reserve banks)	.....	.....	.....	44.00	76.32
Cash items (not including checks on other banks)	121.69	200.36	216.14	36.40	13.99

Due from reserve banks	55,225.73	31,977.70	38,383.28	31,207.11	27,173.59
Checks on other banks	409.90	27.70	.....	61.00	192.65
Currency	2,716.00	3,689.00	3,798.00	7,748.00	4,751.00
Gold	1,720.00	1,900.00	2,105.00	435.00	910.00
Silver and fractional coin	1,562.45	1,457.95	1,052.35	668.50	937.15
Other resources	353.85	353.85	353.85	353.85	353.85
Total	$ 203,979.57	$ 184,091.48	$ 189,143.16	$ 177,731.63	$ 176,451.85
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	3,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	8,431.01	2,177.17	2,318.91	2,394.22	2,168.18
Individual deposits	108,219.86	92,399.92	96,951.24	88,560.79	85,033.93
Due to banks (not reserve banks)	4,990.43	4,946.86	5,180.72	5,178.68	3,290.21
Demand certificates of deposit	2,294.48	1,592.00	589.65	163.00	469.00
Time certificates of deposit	27,013.79	27,975.53	29,102.64	26,434.94	30,240.53
Certified checks	.....	.....	.....	.....	250.00
Total	$ 203,979.57	$ 184,091.48	$ 189,143.16	$ 177,731.63	$ 176,451.85

Examined March 3, 1915; September 10, 1915.
Directors—H. C. Bartlett, T. W. Gray, A. E. Hyzer, W. W. McKee, C. W. Winslow.

NO. 213, STATE BANK.

BANK OF GYPSUM, GYPSUM, COLORADO.

H. E. Chatfield, President; Sam Oleson, Vice-President; J. P. Oleson, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 55,090.25	$ 56,495.91	$ 56,119.20	$ 56,221.45	$ 56,950.45
Loans and discounts (secured by collateral)	4,763.40	4,596.40	1,430.00	1,430.00	2,430.00
Loans on real estate	4,950.00	6,950.00	9,850.00	9,850.00	10,700.00
Bonds to secure postal savings	500.00	500.00	500.00	500.00	500.00
Other bonds and securities	3,301.82	1,319.70	1,510.59	1,956.24	1,826.59
Due from banks (not reserve banks)	51.60	.....	54.31	167.20	.....
Cash items (not including checks on other banks)	.....	.....	295.00	.....	.....
Due from reserve banks	11,513.14	18,683.92	11,764.54	11,715.82	11,513.68
Checks on other banks	910.60	364.66	15.00	.....	517.40
Currency	3,360.00	660.00	2,340.00	1,980.00	1,849.00
Gold	340.00	.....	210.00	170.00	160.00
Silver and fractional coin	709.41	707.21	482.17	541.33	580.61
Expense account	.....	683.80	.....	.....	.....
Total	$ 85,490.22	$ 90,961.60	$ 84,570.81	$ 84,535.04	$ 87,027.73
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	2,500.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net	3,000.00	.....	108.56	333.56	513.88
Bills payable	18,160.00	23,000.00	23,000.00	23,000.00	23,000.00

BANK OF GYPSUM, GYPSUM, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Postal savings accounts	1.00	.....	.....	.....	.....
Individual deposits	35,828.49	39,961.60	33,462.25	32,478.83	35,304.76
Due to banks (not reserve banks)	1,000.73	.....	.....	722.65	179.09
Total	$ 85,490.22	$ 90,961.60	$ 84,570.81	$ 84,535.04	$ 87,027.73

Examined March 13, 1915; September 24, 1915.
Directors—H. E. Chatfield, Andrew Oleson, J. P. Oleson, Sam Oleson, W. T. Staup.

NO. 76, STATE BANK.

HARTMAN STATE BANK, HARTMAN, COLORADO.

R. B. Meek, President; W. D. Decker, Vice-President; F. H. Puntenney, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 15,565.02	$ 15,792.05	$ 18,650.48	$ 20,416.76	$ 19,748.91
Loans and discounts (secured by collateral)	10,196.26	10,060.65	12,721.29	17,263.87	19,940.56
Loans on real estate	2,804.30	2,804.30	3,604.30	2,175.95	1,625.95
Overdrafts (secured and unsecured)	228.87	719.06	525.98	502.54	112.22
Other bonds and securities	277.74	426.94	382.28	250.05	244.05
Furniture and fixtures	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Banking house	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Other real estate	.....	.....	.....	1,213.50	1,356.24
Due from banks (not reserve banks)	452.02	19.98	19.98	19.98	.....
Cash items (not including checks on other banks)	206.83	2.11	3.11	3.56	5.11
Due from reserve banks	11,659.13	11,192.15	9,833.79	3,458.32	7,027.69
Checks on other banks	.....	.....	.....	250.00	.....
Currency	2,200.00	1,552.00	2,164.00	1,370.00	1,146.00
Gold	30.00	230.00	140.00	270.00	255.00
Silver and fractional coin	702.62	717.00	253.69	573.64	748.36
Total	$ 47,022.79	$ 46,216.24	$ 50,998.90	$ 50,468.17	$ 54,909.46
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,500.00	2,600.00	2,600.00	2,600.00	2,600.00
Undivided profits, net	784.79	35.82	32.48	187.46	164.19
Bills payable	.....	.....	.....	7,500.00	5,000.00
Individual deposits	29,618.82	28,590.33	33,022.34	24,252.88	32,727.37
Due to banks (not reserve banks)	.....	.....	.....	.....	250.00
Time certificates of deposit	4,048.49	4,938.58	5,245.75	5,875.31	3,722.58
Cashier's checks	70.69	50.51	98.33	52.52	445.32
Total	$ 47,022.79	$ 46,216.24	$ 50,998.90	$ 50,468.17	$ 54,909.46

Examined April 22, 1915.
Directors—R. B. Meek, W. D. Decker, F. H. Puntenney, J. S. McMurtry, Mrs. Etta H. Brown.

NO. 158, STATE BANK.

COLORADO STATE BANK, HASWELL, COLORADO

Boon Best, President; D. L. Beer, Vice-President; F. P. January, Cashier; W. M. Thomas, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 40,435.65	$ 46,403.09	$ 51,703.01	$ 55,241.48	$ 58,856.45
Loans and discounts (secured by collateral)	36,467.29	32,560.86	33,741.97	29,484.28	31,317.20
Loans on real estate	13,359.72	12,062.12	12,861.32	12,861.32	12,625.12
Overdrafts (secured and unsecured)	579.34	1,021.62	256.59	163.24	724.08
Other bonds and securities	8,263.50	6,060.93	3,654.03	3,481.26	1,675.22
Premium on bonds	225.00	225.00	225.00	200.00	200.00
Furniture and fixtures	800.00	800.00	800.00	800.00	800.00
Banking house	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Cash items (not including checks on other banks)	.....	.....	20.00	.....	.....
Due from reserve banks	15,706.32	20,333.69	17,422.68	17,366.20	11,453.28
Checks on other banks	180.23	109.91	.....	57.66	90.24
Currency	1,274.00	786.00	1,170.00	1,190.00	3,357.00
Gold	185.00	185.00	235.00	180.00	270.00
Silver and fractional coin	694.01	691.59	765.01	803.93	529.08
Other resources	142.00	17.00	17.00	.....	.....
Total	$ 119,562.06	$ 122,506.81	$ 124,061.61	$ 123,079.37	$ 123,147.67
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	10,500.00	11,500.00	11,500.00	11,500.00	11,500.00
Undivided profits, net	1,511.68	417.51	1,120.58	2,810.76	1,621.13
Bills payable	.....	6,000.00	5,000.00	10,000.00	10,000.00
Individual deposits	66,776.56	66,309.23	66,491.40	58,673.84	59,230.03
Demand certificates of deposit	5,000.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	25,548.82	25,055.07	27,224.63	27,369.77	27,254.85
Certified checks	.....	.....	.....	225.00	.....
Cashier's checks	225.00	725.00	225.00	.....	441.66
Reserved for interest	.....	.....	.....	.....	600.09
Total	$ 119,562.06	$ 122,506.81	$ 124,061.61	$ 123,079.37	$ 123,147.67

Examined July 21, 1915.
Directors—D. L. Beer, Boon Best, C. W. Clark, F. P. January, Raymond Miller.

NO. 61, PRIVATE BANK.

THE BANK OF HAXTUN, HAXTUN, COLORADO.

Ellen V. Benson, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 38,645.60	$ 46,778.75	$ 40,474.29	$ 42,888.32	$ 46,456.68
Loans and discounts (secured by collateral)	1,596.85	4,089.80	6,804.35	3,546.50	5,009.50
Loans on real estate	4,163.00	1,483.00	1,483.00	2,483.00	1,676.08

THE BANK OF HAXTUN, HAXTUN, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Overdrafts (secured and unsecured)	24.04	99.83	106.68	18.15	706.67
Furniture and fixtures	800.00	800.00	800.00	800.00	750.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Due from reserve banks	8,483.62	9,713.81	6,690.65	10,913.91	6,685.07
Checks on other banks	2,566.24	206.91	329.51	123.08	173.25
Currency	1,880.00	1,075.00	1,850.00	585.00	1,610.00
Gold	655.00	675.00	685.00	715.00	800.00
Silver and fractional coin	253.48	382.77	163.96	576.40	309.26
Total	$ 61,067.83	$ 67,304.87	$ 61,387.44	$ 64,649.36	$ 66,156.51
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	245.00	400.00	400.00	400.00	450.00
Undivided profits, net	1,527.30	411.59	584.38	682.57	682.72
Individual deposits	41,718.98	48,863.88	39,940.97	40,259.05	37,271.06
Demand certificates of deposit	2,752.79	3,372.02	5,495.72	6,931.25	8,363.25
Time certificates of deposit	3,588.81	3,403.56	3,360.65	5,233.32	8,835.96
Cashier's checks	1,234.95	853.82	1,605.72	1,143.17	553.52
Total	$ 61,067.83	$ 67,304.87	$ 61,387.44	$ 64,649.36	$ 66,156.51

Examined March 11, 1915.
Owner—G. W. Gordon.

NO. 157, STATE BANK.

FARMERS STATE BANK, HAXTUN, COLORADO.

D. W. Scott, President; J. A. Swedlund, Vice-President; Emil Larson, Cashier; J. H. Brunke, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 68,324.10	$ 71,047.77	$ 72,110.21	$ 82,728.76	$ 97,458.94
Loans and discounts (secured by collateral)	24,943.01	31,838.26	40,048.72	32,167.18	29,525.69
Loans on real estate	639.50	2,216.25	2,269.25	3,469.25	4,025.00
Overdrafts (secured and unsecured)	4,663.58	10,839.99	539.65	422.66	922.21
Bonds to secure postal savings	1,000.00	1,000.00	.....	.....	.....
Other bonds and securities	537.32	620.38	2,614.57	390.73	1,033.34
Furniture and fixtures	3,807.00	3,807.00	4,409.70	4,209.70	4,209.70
Banking house	10,769.00	10,769.00	10,769.00	10,769.00	10,769.00
Due from banks (not reserve banks)	25.00	25.00	.....	.....	.....
Due from reserve banks	16,646.45	23,458.97	20,339.76	25,113.07	23,891.38
Checks on other banks	1,766.79	1,213.00	529.89	315.04	483.82
Currency	1,346.00	3,447.00	1,305.00	2,343.00	1,965.00
Gold	1,690.00	1,750.00	1,815.00	1,860.00	1,825.00
Silver and fractional coin	666.53	493.22	338.21	807.40	640.48
Total	$ 136,824.28	$ 162,525.84	$ 157,088.96	$ 164,595.79	$ 176,809.56

LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	2,750.00	3,060.00	3,060.00	3,060.00	3,600.00
Undivided profits, net	3,671.84	1,487.51	3,266.27	5,444.29	569.17
Bills payable	8,000.00	.....	5,000.00	10,000.00	10,000.00
Notes rediscounted	.....	.....	.....	10,496.40	9,702.10
Postal savings accounts	2.58	.....	.....	.....	.....
Individual deposits	68,776.99	95,557.49	79,663.83	66,525.45	79,040.36
Demand certificates of deposit	453.64	102.90	1,281.35	234.96	648.11
Time certificates of deposit	25,964.66	33,894.91	38,061.71	42,262.69	47,252.26
Cashier's checks	2,204.57	3,423.03	1,755.80	1,572.00	997.56
Total	$ 136,824.28	$ 162,525.84	$ 157,088.96	$ 164,595.79	$ 176,809.56

Examined March 11, 1915.
Directors—M. Anderson, D. D. Finch, Edwin Finch, E. E. Intermill, W. H. Perry, Emil Larson, D. W. Scott, J. A. Swedlund, W. A. Trowbridge.

NO. 135, PRIVATE BANK.

BANK OF HAYDEN, HAYDEN, COLORADO.

A. P. Wood, Cashier; Leslie Kimsey, Assistant Cashier.

	Dec. 31, 1914	Mar. 4, 1915
RESOURCES.		
Loans and discounts (unsecured)	$ 49,627.32	$ 46,630.09
Loans and discounts (secured by collateral)	16,887.86	12,603.21
Loans on real estate	2,600.00	1,577.50
Overdrafts (secured and unsecured)	644.22	37.49
Other bonds and securities	759.87	2,103.01
Furniture and fixtures	650.00	1,763.41
Due from banks (not reserve banks)	2,032.35	279.19
Cash items (not including checks on other banks)	61.75	100.00
Due from reserve banks	5,061.46	6,746.78
Checks on other banks	1,382.36	125.39
Currency	2,159.00	665.00
Gold	510.00	540.00
Silver and fractional coin	846.05	1,101.48
Total	$ 83,222.24	$ 74,272.55
LIABILITIES.		
Capital stock	$ 10,000.00	$ 10,000.00
Surplus fund	350.00	350.00
Undivided profits, net	1,105.34	1,153.71
Individual deposits	58,081.03	49,183.45
Due to banks (not reserve banks)	.....	2,149.10
Time certificates of deposit	12,658.27	11,108.69
Cashier's checks	1,027.60	327.60
Total	$ 83,222.24	$ 74,272.55

Examined February 4, 1915.
Nationalized April 26, 1915.

BANK OF HAYDEN, HAYDEN, COLORADO—Continued.

Co-owners—C. A. Seymour, Charles Jackson, J. H. Caldwell, Mrs. V. H. Caldwell, Louise B. Hugus, Annetta O. H. Carroll, R. H. Davis, E. M. Davis, E. E. Davis, V. B. Caldwell, Jr., A. N. Seymour, J. A. Rendle, C. A. Booth, F. L. Rusk, J. C. Davis, Jr., E. S. Beall, Ella M. Davis, J. H. Brodt, T. E. Lewis, C. E. Baird, Clay Shaw, W. W. Saley, M. Greenfield, R. Barber, A. R. Rendle, Marshall Rendle, J. A. Rendle, Jr., E. R. Rendle, A. E. Carroll, William Daley, Victor Moulton, H. W. Hansen, G. W. Dow, H. H. Wood, Leslie Kimsey, C. F. Brown, G. E. Archer, L. L. Offerle, Ada C. Moulton, W. C. Barker, R. H. Bancroft, S. A. Sherman, J. V. Barnes, L. C. Bostwick, Mrs. R. Murray, R. R. Horth, H. Gordon, James Wadge, J. B. Caldwell, S. S. Caldwell, Mrs. George Dow, J. P. Schilz, E. V. Brobeck, Alvin N. Seymour, Rachel H. Beall, D. R. Caldwell, Julia Caldwell, E. O. Lloyd, Annetta O. H. Carroll, V. B. Caldwell, Trustee; Carrie W. Brodt, B. W. Brodt, A. F. Brodt, Blanche B. Hugus, L. B. Hugus, V. B. Caldwell, E. M. Davis, Trustee; J. D. Reeder, J. W. Rigby, R. G. Brodt, A. C. Moulton, A. P. Wood, L. H. Spilker, W. Simms, H. E. Monson, G. Likes, J. E. Osborne, Fred Kelly, D. W. France.

NO. 60, STATE BANK.

YAMPA VALLEY BANK, HAYDEN, COLORADO.

Louis Emrich, President; B. L. Shelton, Vice-President; M. M. Burch, Cashier; D. L. Sellers, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915.
Loans and discounts (unsecured)	$ 39,911.14	$ 38,718.85	$ 44,425.41	$ 49,392.36	$ 52,668.31
Loans and discounts (secured by collateral)	33,328.42	35,177.99	36,481.17	32,009.26	35,843.01
Loans on real estate	2,075.00	2,453.20	2,453.20	2,400.00	2,400.00
Overdrafts (secured and unsecured)	406.37	81.67	11.34	366.66	69.42
Other bonds and securities	1,034.65	1,044.65	1,140.05	1,132.15	802.15
Furniture and fixtures	2,200.00	2,200.00	2,200.00	2,200.00	2,200.00
Banking house	2,575.00	2,575.00	2,575.00	2,575.00	2,925.00
Other real estate	12,945.37	12,987.64	13,052.16	13,052.16	13,214.16
Due from banks (not reserve banks)	5.80	376.27	.....	91.08	356.31
Cash items (not including checks on other banks)	241.66	176.63	313.90	377.75	83.99
Due from reserve banks	8,309.67	9,139.94	14,155.06	5,537.75	14,306.58
Checks on other banks	1,106.53	156.73	402.05	41.00	636.98
Currency	1,881.00	933.00	2,130.00	1,712.00	1,636.00
Gold	450.00	495.00	545.00	650.00	195.00
Silver and fractional coin	610.30	683.79	561.02	359.12	744.16
Total	$ 107,080.91	$ 107,200.36	$ 120,445.36	$ 111,896.29	$ 128,081.07
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	250.00	500.00	500.00	500.00	500.00
Undivided profits, net	2,439.57	130.98	302.80	641.22	369.51
Bills payable	13,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Notes rediscounted	1,000.00	12,600.00	12,600.00	5,500.00	14,000.00
Individual deposits	52,396.11	40,395.70	48,489.35	39,508.84	46,981.98
Due to banks (not reserve banks)	.....	.....	270.68	.....	.....
Time certificates of deposit	7,995.23	7,845.61	13,130.73	20,721.23	21,124.58
Cashier's checks	.....	728.07	151.80	25.00	105.00
Total	$ 107,080.91	$ 107,200.36	$ 120,445.36	$ 111,896.29	$ 128,081.07

Examined February 4, 1915; June 20, 1915.
Directors—S. A. Adair, M. M. Burch, Louis Emrich, Alva Jones, D. L. Sellers, B. L. Shelton, J. V. Solandt.

NO. 62, STATE BANK.

THE FIRST STATE BANK OF HILLROSE, HILLROSE, COLORADO.

Emma Huston, President; George I. Huston, Vice-President; J. Ross Seybold, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 32,139.78	$ 25,725.57	$ 28,217.15	$ 31,651.62	$ 28,709.85
Loans and discounts (secured by collateral)	4,633.06	13,587.55	14,836.19	13,648.53	26,369.01
Loans on real estate	2,263.50	1,324.50	1,869.33	1,869.33	1,869.33
Overdrafts (secured and unsecured)	298.15	32.46	125.81	49.36	133.38
Other bonds and securities	.....	.....	239.70	195.32	342.42
Furniture and fixtures	1,544.01	1,466.50	1,466.50	1,466.50	1,393.20
Banking house	2,075.67	1,971.89	1,971.89	1,971.89	1,873.30
Other real estate	2,800.00	2,800.00	2,800.00	2,800.00	2,800.00
Cash items (not including checks on other banks)	586.02	1,689.77	.....	.....	.....
Due from reserve banks	16,815.69	11,032.78	2,997.03	6,888.26	9,144.85
Currency	1,755.00	2,518.00	1,254.00	885.00	503.00
Gold	335.00	550.00	705.00	905.00	455.00
Silver and fractional coin	605.20	773.13	524.42	205.84	662.61
Total	$ 66,151.08	$ 63,472.15	$ 57,007.02	$ 62,546.65	$ 74,255.95
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	3,289.83	1,840.18	1,548.43	1,958.63	1,047.96
Bills payable	.....	.....	5,000.00	8,000.00	11,000.00
Individual deposits	31,845.37	30,649.56	20,240.03	17,994.27	27,132.25
Time certificates of deposit	6,015.88	5,982.41	5,218.56	9,593.75	10,075.74
Total	$ 66,151.08	$ 63,472.15	$ 57,007.02	$ 62,546.65	$ 74,255.95

Examined March 8, 1915.

Directors—Emma Huston, G. I. Huston, J. Ross Seybold, E. H. Link.

NO. 63, STATE BANK.

HOLLY STATE BANK, HOLLY, COLORADO.

G. W. Stevens, President; J. A. Pierce, Vice-President; E. T. Chambers, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 30,385.66	$ 31,944.09	$ 32,883.62	$ 34,152.94	$ 33,226.21
Loans and discounts (secured by collateral)	17,582.93	18,841.07	19,957.48	22,137.56	22,693.52
Loans on real estate	16,258.13	16,137.13	15,643.81	15,705.91	15,482.44
Other bonds and securities	909.86	1,091.36	1,170.92	1,179.81	1,141.01
Furniture and fixtures	3,100.00	3,100.00	3,100.00	3,100.00	3,100.00
Banking house	8,150.00	8,070.05	7,980.05	8,105.00	8,150.00
Other real estate	956.13	956.13	2,071.52	2,079.85	2,079.85
Due from banks (not reserve banks)	745.48	1,518.66	562.92	1,044.86	599.25

HOLLY STATE BANK, HOLLY, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Due from reserve banks	7,266.60	6,635.61	11,360.29	7,227.69	15,058.01
Checks on other banks	281.01	71.17	152.00	90.07	71.30
Currency	1,757.00	2,565.00	2,623.00	2,524.00	2,916.00
Gold	1,425.00	1,345.00	1,385.00	55.00	245.00
Silver and fractional coin	379.97	388.17	783.53	363.18	657.04
Other resources	.....	.....	2,431.64	2,436.69	1,218.35
Expense account	.....	18.85	77.19	.....	.....
Total	$ 89,197.77	$ 92,622.29	$ 102,182.97	$ 100,202.56	$ 106,640.98
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	1,500.00	1,800.00	1,800.00	1,800.00	1,800.00
Undivided profits, net	1,643.92	.....	.....	525.50	294.46
Bills payable	10,000.00	10,000.00	5,000.00	10,000.00	15,000.00
Individual deposits	33,835.16	35,142.49	54,132.36	48,550.99	47,388.82
Due to reserve banks	83.27	.....	.....	.....	.....
Demand certificates of deposit	10.00	100.00	.....	50.00	75.00
Time certificates of deposit	11,647.48	14,981.21	10,835.93	8,939.03	11,826.91
Cashier's checks	211.40	143.45	211.09	133.45	210.33
Other liabilities	266.54	455.14	203.59	203.59	45.46
Total	$ 89,197.77	$ 92,622.29	$ 102,182.97	$ 100,202.56	$ 106,640.98

Examined April 20, 1915.
Directors—John Duncan, W. S. Partridge, J. A. Pierce, H. S. Rollins, G. W. Stevens.

NO. 65, STATE BANK.

PHILLIPS COUNTY STATE BANK, HOLYOKE, COLORADO.

J. H. Painter, President; J. W. Webermeier, Vice-President; R. L. Johnson, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 51,691.24	$ 51,935.53	$ 52,876.27	$ 53,133.51	$ 71,017.82
Loans and discounts (secured by collateral)	33,260.10	35,251.51	36,227.86	47,914.96	35,332.88
Loans on real estate	2,360.00	2,864.47	1,986.47	486.47	1,850.00
Overdrafts (secured and unsecured)	3,075.45	3,701.98	915.43	625.04	519.04
Other bonds and securities	836.57	1,219.02	421.52	30.95	511.00
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Banking house	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Other real estate	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Due from banks (not reserve banks)	703.33	2,870.77	71.90	96.20	.....
Cash items (not including checks on other banks)	28.84	93.76	42.60	208.14	127.07
Due from reserve banks	18,134.21	24,616.57	12,839.67	23,927.29	32,952.96
Checks on other banks	120.00	98.19	399.11	2,000.00	913.50
Currency	2,828.00	2,548.00	3,332.00	2,224.00	2,899.00

Gold	1,180.00	1,070.00	1,100.00	1,115.00	1,010.00
Silver and fractional coin	629.54	721.49	415.98	379.38	710.68
Total	$ 132,847.28	$ 144,991.29	$ 128,628.81	$ 150,140.94	$ 165,843.95
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	3,500.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net	906.76	775.81	1,103.58	2,775.38	5,509.23
Notes rediscounted	.....	2,500.00	.....	6,000.00	.....
Individual deposits	64,631.68	63,087.33	53,967.76	55,459.50	72,325.11
Due to banks (not reserve banks)	.....	.....	.....	.....	26.55
Demand certificates of deposit	1,728.95	6,421.15	6,381.89	6,820.29	6,892.69
Time certificates of deposit	36,849.89	39,514.00	37,973.58	44,878.77	45,633.96
Certified checks	.....	150.00	150.00	150.00	150.00
Cashier's checks	230.00	42.00	52.00	5,057.00	6,306.31
Other liabilities	.....	3,501.00	.....	.....	.....
Total	$ 132,847.28	$ 144,991.29	$ 128,628.81	$ 150,140.94	$ 165,843.95

Examined March 12, 1915.
Directors—J. W. Webermeier, R. L. Johnson, J. H. Painter, W. L. Irwin, H. C. Hargreaves, A. Scheunemann, E. S. Burns.

NO. 246, STATE BANK.

THE HOOPER STATE BANK, HOOPER, COLORADO.

N. E. Morgan, President; Dwight H. Gove, Cashier; H. C. Brenizer, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 22,586.02	$ 19,558.27	$ 18,397.32	$ 16,325.60	$ 19,047.07
Loans and discounts (secured by collateral)	19,764.14	20,266.00	15,914.00	16,486.00	19,957.30
Overdrafts (secured and unsecured)	.....	3.24	12.97	.....	.....
Furniture and fixtures	1,119.46	1,119.46	1,119.46	1,125.46	1,125.46
Banking house	1,682.75	1,682.75	1,682.75	1,682.75	1,682.75
Due from banks (not reserve banks)	1,496.10	3,484.08	2,906.67	2,498.79	3,542.24
Cash items (not including checks on other banks)	.....	87.50	30.00	.....	.....
Due from reserve banks	6,217.71	6,175.93	3,741.72	5,080.67	6,278.98
Currency	1,792.00	1,795.00	1,846.00	1,279.00	1,814.00
Gold	115.00	170.00	190.00	190.00	235.00
Silver and fractional coin	150.89	184.55	167.44	182.97	213.53
Expense account	.....	64.11	130.95	.....	.....
Total	$ 54,924.07	$ 54,590.89	$ 46,139.28	$ 44,851.24	$ 53,896.33
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	100.00	100.00	100.00	100.00
Undivided profits, net	968.03	.....	.....	397.56	382.06
Individual deposits	37,321.49	32,788.65	30,431.73	27,443.13	28,249.44

THE HOOPER STATE BANK, HOOPER, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Time certificates of deposit	6,634.55	11,476.45	5,607.55	6,910.55	15,164.83
Cashier's checks	.....	225.79	.....	.....	.....
Total	$ 54,924.07	$ 54,590.89	$ 46,139.28	$ 44,851.24	$ 53,896.33

Examined June 7, 1915.
Directors—H. C. Brenizer, D. H. Gove, N. E. Morgan, J. T. Wallace.

NO. 66, PRIVATE BANK.

BANK OF NORTH FORK, HOTCHKISS, COLORADO.

George H. Duke, Cashier; Ray E. Blair, Assistant Cashier; Carrie B. Feeley, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 38,368.68	$ 38,212.90	$ 34,944.69	$ 35,195.28	$ 37,152.58
Loans and discounts (secured by collateral)	18,252.76	16,547.84	18,243.44	19,071.68	19,020.60
Loans on real estate	17,926.41	18,105.41	19,004.80	19,004.80	19,004.80
Overdrafts (secured and unsecured)	2,149.98	1,505.88	1,514.42	3,309.13	2,273.74
Other bonds and securities	3,996.85	4,074.75	3,853.17	3,583.25	3,533.90
Furniture and fixtures	900.00	900.00	900.00	925.00	950.00
Banking house	3,595.55	3,500.00	3,500.00	3,500.00	3,500.00
Due from banks (not reserve banks)	48.20	.....	.....	100.30	.....
Cash items (not including checks on other banks)	607.26	415.44	932.07	1,013.20	515.29
Due from reserve banks	2,406.22	3,891.70	1,187.21	3,462.23	3,318.43
Checks on other banks	23.30	30.00	21.25	15.00	.....
Currency	823.00	1,712.00	2,006.00	712.00	927.00
Gold	2,115.00	2,245.00	2,200.00	2,030.00	1,955.00
Silver and fractional coin	1,888.74	1,670.57	1,324.53	819.05	496.64
Total	$ 93,101.95	$ 92,811.49	$ 89,631.58	$ 92,740.92	$ 91,757.98
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	206.38	925.19	1,090.52	1,286.67	571.06
Bills payable	2,500.00	5,000.00	7,500.00	20,000.00	15,000.00
Notes rediscounted	5,535.28	5,535.28	5,535.28	5,535.28	5,535.28
Savings accounts	2,476.62	2,497.43	2,497.43	2,495.41	2,481.55
Individual deposits	57,526.21	52,084.64	46,357.39	36,466.29	43,569.28
Due to banks (not reserve banks)	1,685.80	1,193.52	1,334.47	1,276.82	136.15
Due to reserve banks	.....	.....	.....	583.89	.....
Demand certificates of deposit	.....	2,500.00	.....	.....	2,500.00
Time certificates of deposit	7,980.59	8,060.72	10,297.91	10,096.56	6,939.66
Cashier's checks	191.07	14.71	18.58	.....	25.00
Total	$ 93,101.95	$ 92,811.49	$ 89,631.58	$ 92,740.92	$ 91,757.98

Examined January 14, 1915; September 15, 1915.
Co-owners—Sam B. Hartman, E. M. Duke, G. H. Duke, Ray E. Blair.

NO. 179, STATE BANK.

FIRST STATE BANK OF SULPHUR SPRINGS, HOT SULPHUR SPRINGS, COLORADO.

Edmund Becker, President; L. W. Kennedy, Vice-President; L. R. Harrison, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 20,951.15	$ 22,063.03	$ 19,282.92	$ 20,253.66	$ 24,278.17
Loans and discounts (secured by collateral)	12,116.74	10,753.27	11,320.07	10,796.17	13,460.45
Loans on real estate	9,645.00	13,390.00	13,070.00	12,750.00	12,870.00
Overdrafts (secured and unsecured)	635.70	118.62	242.01	418.42	395.36
Other bonds and securities	2,427.04	3,410.02	2,867.34	2,664.01	3,053.18
Furniture and fixtures	800.00	800.00	800.00	800.00	800.00
Banking house	4,900.00	4,900.00	4,900.00	4,900.00	4,600.00
Other real estate	1,623.20	1,623.20	1,623.20	.....	.....
Due from banks (not reserve banks)	2,853.28	3,559.21	2,853.28	2,853.28	92.06
Cash items (not including checks on other banks)	918.17	459.72	406.40	436.86	545.95
Due from reserve banks	17,071.28	15,530.09	19,178.64	26,774.67	15,975.79
Currency	2,731.00	1,875.00	2,075.00	1,391.00	4,145.00
Gold	325.00	180.00	100.00	450.00	285.00
Silver and fractional coin	641.80	947.42	999.87	929.98	630.71
Other resources	.....	1.90	213.77	411.60	451.23
Total	$ 77,639.36	$ 79,611.48	$ 80,232.50	$ 85,829.65	$ 81,583.21
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,400.00	2,400.00	2,400.00	2,400.00	3,000.00
Undivided profits, net	594.72	420.37	740.78	1,935.67	204.35
Bills payable	.....	10,000.00	10,000.00	10,000.00	10,000.00
Dividends unpaid	500.00	.....	.....	.....	.....
Individual deposits	45,767.91	46,292.97	43,441.12	47,057.90	42,373.52
Due to banks (not reserve banks)	1,277.61	.....	612.46	717.91	415.17
Demand certificates of deposit	5,000.00	.....	2,500.00	2,500.00	5,000.00
Time certificates of deposit	9,099.12	10,498.14	10,538.14	11,218.17	10,530.17
Cashier's checks	.....	.....	.....	.....	60.00
Total	$ 77,639.36	$ 79,611.48	$ 80,232.50	$ 85,829.65	$ 81,583.21

Examined January 26, 1916; July 28, 1915.

Directors: Edmund Becker, L. R. Harrison, W. H. Harrison, L. W. Kennedy, E. A. Morgan.

NO. 162, STATE BANK.

HUDSON STATE BANK, HUDSON, COLORADO.

A. J. Stybr, President; M. R. Stewart, Vice-President; J. H. Hume, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 7,941.11	$ 10,328.38	$ 10,353.17	$ 10,403.13	$ 13,820.85
Loans and discounts (secured by collateral)	19,024.24	19,189.67	18,790.54	18,200.03	25,031.58

HUDSON STATE BANK, HUDSON, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans on real estate	331.85	360.00	320.00	200.00	190.00
Overdrafts (secured and unsecured)	98.60	34.29	8.00	23.79	78.77
Other bonds and securities	3,456.22	4,288.78	685.31	858.20	551.53
Furniture and fixtures	1,189.00	1,100.00	1,100.00	1,100.00	1,100.00
Due from reserve banks	13,355.67	8,471.96	7,843.65	11,523.43	13,083.69
Checks on other banks	.....	.....	112.10	.....	27.00
Currency	2,184.00	1,667.00	1,005.00	1,539.00	1,170.00
Gold	42.50	82.50	72.50	72.50	2.50
Silver and fractional coin	613.76	356.18	397.92	140.94	450.97
Total	$ 48,236.95	$ 45,878.76	$ 40,688.19	$ 44,061.02	$ 55,509.89
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	500.00	500.00	500.00	500.00
Undivided profits, net	2,224.43	698.53	593.44	804.99	350.78
Individual deposits	29,669.53	28,033.74	22,648.34	22,305.88	27,596.14
Demand certificates of deposit	1,560.00	2,100.00	1,500.00	1,500.00	1,500.00
Time certificates of deposit	4,782.99	4,546.49	5,446.41	8,950.15	15,562.97
Total	$ 48,236.95	$ 45,878.76	$ 40,688.19	$ 44,061.02	$ 55,509.89

Examined February 9, 1915.
Directors—J. B. Cuykendall, J. H. Hume, C. M. Ireland, A. J. Stybr, M. R. Stewart.

NO. 287. STATE BANK.

THE STOCK GROWERS STATE BANK OF HUGO, HUGO, COLORADO.

Charley C. Bogue, President; Henry Swan, Vice-President; Martin T. Nelson, Vice-President; H. C. White, Cashier.

RESOURCES.	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 858.00	$ 1,991.62
Loans and discounts (secured by collateral)	1,500.00	7,322.95
Loans on real estate	300.00	540.00
Overdrafts (secured and unsecured)	4.45	.....
Other bonds and securities	.....	125.00
Furniture and fixtures	194.26	237.06
Due from reserve banks	8,469.91	2,888.15
Cash items (not including checks on other banks)	.....	3.40
Currency	2,205.00	514.00
Gold	5.00	815.00
Silver and fractional coin	483.89	203.11
Other resources	148.00	122.00
Expense account	272.28	447.38
Total	$ 14,440.79	$ 15,209.67

LIABILITIES.		
Capital stock	$ 10,000.00	$ 10,000.00
Individual deposits	4,420.18	3,517.86
Time certificates of deposit	20.61	1,691.81
Total	$ 14,440.79	$ 15,209.67

Directors—C. C. Bogue, Henry Swan, M. T. Nelson, H. C. White, L. R. Wagner.

NO. 67, TRUST COMPANY.

THE CLEAR CREEK AND GILPIN TRUST COMPANY, IDAHO SPRINGS, COLORADO.

John Owen, President; John A. Wilkins, Vice-President; C. I. Spessard, Secretary; John Atcheson, Jr., Assistant Secretary.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 11,972.32	$ 10,355.12	$ 10,315.12	$ 10,610.12	$ 10,750.25
Loans and discounts (secured by collateral)	4,400.00	4,400.00	6,350.00	6,320.00	6,294.27
Loans on real estate	17,009.10	17,012.72	16,072.72	16,057.75	15,574.05
Overdrafts (secured and unsecured)	790.01	.....	1.49	.....	5.56
Other bonds and securities	16,092.23	16,753.03	15,732.97	20,965.73	20,985.13
Furniture and fixtures	3,400.00	3,400.00	3,400.00	3,400.00	3,400.00
Banking house	14,500.00	14,500.00	14,500.00	14,500.00	14,500.00
Other real estate	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Cash items (not including checks on other banks)	.....	5.00	9.14	.....	.....
Due from reserve banks	7,799.89	9,670.26	7,141.75	11,615.49	11,586.41
Checks on other banks	33.95	128.70	39.86	60.00	70.75
Currency	1,055.00	1,840.00	3,005.00	1,770.00	2,213.00
Gold	67.50	135.00	105.00	125.00	350.00
Silver and fractional coin	387.25	218.35	132.02	318.63	439.67
Total	$ 89,507.25	$ 90,418.18	$ 88,805.07	$ 97,742.72	$ 98,169.09
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	500.00	500.00	500.00	500.00	500.00
Undivided profits, net	192.98	448.40	757.88	992.18	1,267.12
Savings accounts	24,734.32	25,543.73	24,071.40	25,571.05	25,410.60
Dividends unpaid	1,316.00	.....	.....	.....	.....
Individual deposits	11,433.95	12,746.05	12,205.79	14,087.49	12,478.62
Demand certificates of deposit	200.00	215.00	320.00	380.00	1,112.75
Time certificates of deposit	1,130.00	950.00	950.00	6,200.00	7,400.00
Cashier's checks	.....	15.00	.....	9.00	.....
Total	$ 89,507.25	$ 90,418.18	$ 88,805.07	$ 97,742.72	$ 98,169.09

Examined February 19, 1915.

Directors—John Owen, John A. Wilkins, H. F. Swanson, C. I. Spessard, John Atcheson, W. A. Thompson, C. W. Deems, W. F. Nichols, Thomas M. Egan.

NO. 198, STATE BANK.

IGNACIO STATE BANK, IGNACIO, COLORADO.

Rex M. Shultz, President; Hans Aspaas, Vice-President; Morrill E. Turner, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 21,409.24	$ 17,599.50	$ 20,724.91	$ 19,460.35	$ 23,434.60
Loans and discounts (secured by collateral)	11,222.33	18,064.53	18,939.06	18,847.78	19,052.86
Loans on real estate	2,556.94	2,327.24	2,705.74	986.94	1,465.00
Overdrafts (secured and unsecured)	32.55	.....	.....	.....	.....
Furniture and fixtures	1,550.00	1,550.00	1,550.00	1,550.00	1,550.00
Banking house	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Other real estate	319.20	.....	.....	.....	.....
Due from reserve banks	3,740.84	6,049.82	7,792.61	4,766.46	6,121.78
Checks on other banks	.....	3.98	42.60	149.50	2.61
Currency	950.00	908.00	729.00	579.00	438.00
Gold	20.00	25.00	10.00	30.00	45.00
Silver and fractional coin	369.98	564.21	530.17	458.08	327.43
Total	$ 44,471.08	$ 49,392.28	$ 55,324.09	$ 49,128.11	$ 54,737.28
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net	745.78	495.03	305.58	294.02	59.36
Bills payable	3,000.00	3,500.00	3,500.00	3,500.00	3,000.00
Individual deposits	26,088.20	30,928.33	37,801.74	28,559.01	34,241.37
Time certificates of deposit	1,200.40	703.40	1,065.00	4,065.00	3,943.00
Certified checks	.....	.....	.....	.....	993.55
Cashier's checks	936.70	1,265.52	151.77	210.08	.....
Total	$ 44,471.08	$ 49,392.28	$ 55,324.09	$ 49,128.11	$ 54,737.28

Examined February 10, 1915.
Directors—Hans Aspaas, Lillian Shultz, Rex M. Shultz, A. R. Williams, Emmet Wirt.

NO. 145, PRIVATE BANK.

FIRST BANK OF ILIFF, ILIFF, COLORADO.

W. F. Alexander, Cashier; Louise D. Sanders, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 22,375.77	$ 17,716.54	$ 20,016.95	$ 22,950.21	$ 26,048.83
Loans and discounts (secured by collateral)	13,689.96	18,362.79	19,717.79	22,082.64	22,110.45
Loans on real estate	2,675.00	2,650.00	2,650.00	1,150.00	1,075.00
Overdrafts (secured and unsecured)	576.82	1,021.22	1.43	8.82	28.21
Other bonds and securities	2,776.11	1,896.47	2,401.15	936.71	1,739.81
Furniture and fixtures	2,196.75	2,196.75	2,196.75	2,196.75	2,196.75
Banking house	6,958.62	6,958.62	6,958.62	6,958.62	6,958.62
Due from reserve banks	3,298.78	9,300.01	11,636.10	6,590.03	2,249.05

Checks on other banks	251.09	303.67	1,268.79	604.36	1,417.02
Currency	666.00	1,183.00	1,527.00	511.00	1,160.00
Gold	10.00	50.00	.....	.....	.....
Silver and fractional coin	355.05	377.01	212.73	192.41	612.16
Total	$ 55,829.95	$ 62,016.08	$ 68,587.31	$ 64,181.55	$ 65,595.90
LIABILITIES.					
Capital stock	$ 10,100.00	$ 10,100.00	$ 10,100.00	$ 10,100.00	$ 10,100.00
Surplus fund	4,900.00	4,900.00	4,900.00	4,900.00	4,900.00
Undivided profits, net	491.87	539.94	883.15	1,065.47	1,123.51
Bills payable	5,000.00	5,000.00	5,000.00	8,000.00	10,000.00
Individual deposits	30,223.58	36,391.39	32,908.76	26,919.26	24,963.14
Demand certificates of deposit	25.00	20.00	.....	81.60	240.32
Time certificates of deposit	5,089.50	5,064.75	14,795.40	13,115.22	14,268.93
Total	$ 55,829.95	$ 62,016.08	$ 68,587.31	$ 64,181.55	$ 65,595.90

Examined March 2, 1915.
Co-owners—P. J. Dillon, S. V. Cheairs, C. F. Lutin, Louise D. Sanders, E. M. Gillett.

NO. 69, STATE BANK.

KERSEY STATE BANK, KERSEY, COLORADO.

W. R. Williams, President; F. J. Edgar, Vice-President; Nellie Tucker, Vice-President; L. B. Tucker, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 25, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 16,095.25	$ 16,414.30	$ 15,969.73	$ 17,783.12	$ 17,466.88
Loans and discounts (secured by collateral)	14,554.00	14,450.00	18,124.05	22,760.80	15,154.20
Loans on real estate	750.00	1,150.00	750.00	750.00	750.00
Overdrafts (secured and unsecured)	269.90	65.93	22.27	14.61	10.24
Other bonds and securities	7,481.48	8,994.05	2,674.05	2,674.05	2,674.05
Furniture and fixtures	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Banking house	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Due from reserve banks	6,072.21	5,700.30	5,140.80	6,139.09	9,348.34
Checks on other banks	26.97	.....	.....	.....	.....
Currency	1,728.00	791.00	1,146.00	499.00	1,417.00
Gold	50.00	125.00	190.00	255.00	25.00
Silver and fractional coin	438.86	449.09	807.95	451.52	394.48
Total	$ 50,969.67	$ 51,639.67	$ 48,324.85	$ 54,827.19	$ 50,770.19
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,200.00	2,200.00	2,200.00	2,200.00	2,200.00
Undivided profits, net	1,702.61	1,816.93	1,810.36	1,660.65	1,436.00
Individual deposits	32,313.41	29,547.42	26,351.21	22,322.10	18,138.72
Time certificates of deposit	4,681.00	7,790.10	7,932.50	18,625.21	18,983.47
Cashier's checks	72.65	285.22	30.78	19.23	12.00
Total	$ 50,969.67	$ 51,639.67	$ 48,324.85	$ 54,827.19	$ 50,770.19

Examined May 25, 1915.
Directors—F. J. Edgar, L. B. Tucker, Nellie E. Tucker, W. R. Williams.

NO. 136, STATE BANK.

KIOWA STATE BANK, KIOWA, COLORADO.

Gordon Jones, President; W. D. Reilly, Vice-President; A. M. Rex, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 35,937.40	$ 29,644.50	$ 36,683.65	$ 36,230.95	$ 39,293.90
Loans and discounts (secured by collateral)	27,766.71	29,151.69	26,181.02	26,979.62	34,249.71
Loans on real estate	4,825.00	5,325.00	7,325.00	7,325.00	5,325.00
Overdrafts (secured and unsecured)	368.15	766.98	303.39	242.58	98.64
Other bonds and securities	3,732.19	5,343.64	2,760.28	3,655.46	5,238.78
Furniture and fixtures	785.14	785.11	785.14	785.11	780.20
Banking house	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from reserve banks	11,979.83	19,007.17	12,922.09	6,608.88	12,186.17
Checks on other banks	39.21	546.41	1,309.42	1,684.13	2,207.14
Currency	1,762.00	888.00	745.00	775.00	1,445.00
Gold	155.00	180.00	20.00	155.00	80.00
Silver and fractional coin	503.49	300.03	360.09	440.79	352.09
Total	$ 90,354.15	$ 95,038.56	$ 91,895.08	$ 87,382.85	$ 103,756.54
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	333.08	738.44	1,549.94	1,882.81	1,352.86
Dividends unpaid	1,000.00	.....	.....	.....	.....
Individual deposits	62,164.67	69,963.72	64,931.64	59,601.54	74,792.70
Demand certificates of deposit	5,000.00	.....	2,500.00	.....	2,500.00
Time certificates of deposit	6,706.40	9,146.40	7,785.40	10,750.40	10,004.78
Reserved for taxes	150.00	190.00	128.10	148.10	106.20
Total	$ 90,354.15	$ 95,038.56	$ 91,895.08	$ 87,382.85	$ 103,756.54

Examined June 30, 1915.

Directors—Frank Dondero, Gordon Jones, Lee Ramsey, A. M. Rex, W. D. Reilly.

NO. 176, STATE BANK.

KIT CARSON STATE BANK, KIT CARSON, COLORADO.

C. E. Collins, President; Charles Scott, Vice-President; J. G. McComish, Cashier; L. J. Murphy, Asst. Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 9,913.95	$ 8,907.98	$ 11,998.96	$ 13,344.37	$ 11,169.10
Loans and discounts (secured by collateral)	33,047.53	34,251.91	38,495.05	42,585.70	47,909.44
Loans on real estate	5,405.78	5,052.61	5,262.70	5,136.00	4,971.00
Overdrafts (secured and unsecured)	189.84	112.37	202.21	169.78	165.51
Other bonds and securities	7,361.95	8,514.90	4,711.96	256.70	5,293.86
Furniture and fixtures	1,200.00	1,100.00	1,100.00	1,100.00	1,100.00
Other real estate	1,960.00	1,960.00	1,960.00	1,960.00	2,960.00

Due from reserve banks	7,782.50	18,697.62	19,109.43	2,837.66	11,305.78
Currency	1,039.00	570.00	1,173.00	435.00	1,251.00
Gold	165.00	380.00	350.00	755.00	1,125.00
Silver and fractional coin	677.50	443.99	262.05	535.62	405.07
Other resources	.....	1,657.82	310.66	46.08	14.68
Total	$ 68,743.05	$ 81,679.20	$ 84,939.02	$ 69,161.91	$ 87,670.44
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	2,038.02	720.83	1,616.29	2,461.47	2,507.30
Individual deposits	43,727.10	58,431.07	56,851.87	39,123.40	58,021.12
Demand certificates of deposit	.....	.....	.....	2,500.00	2,500.00
Time certificates of deposit	7,977.93	7,527.30	11,470.86	10,077.04	9,642.02
Total	$ 68,743.05	$ 81,679.20	$ 84,939.02	$ 69,161.91	$ 87,670.44

Examined June 25, 1915.
Directors—Charles E. Collins, Charles Scott, J. G. McComish.

NO. 70. STATE BANK.

BANK OF KREMMLING, KREMMLING, COLORADO.

Edmund Becker, President; P. J. Martin, Vice-President; W. H. Harrison, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 39,506.89	$ 34,168.75	$ 30,085.38	$ 28,086.43	$ 27,003.16
Loans and discounts (secured by collateral)	17,220.95	21,726.38	23,439.62	23,859.08	23,854.08
Loans on real estate	10,865.69	8,545.69	9,195.69	9,014.14	9,129.14
Overdrafts (secured and unsecured)	76.65	185.89	19.27	2.94	46.25
Other bonds and securities	245.60	1,275.25	1,580.45	370.00	574.53
Furniture and fixtures	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Banking house	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Other real estate	1,681.52	1,681.52	1,681.52	1,681.52	1,681.52
Due from banks (not reserve banks)	5,011.81	2,758.91	1,301.55	1,222.02	1,160.85
Cash items (not including checks on other banks)	68.79	900.00	23.60	159.46	50.00
Due from reserve banks	14,877.22	10,988.54	14,029.20	17,483.03	15,406.44
Checks on other banks	.....	20.15	.....	.....	.....
Currency	2,723.00	2,290.00	2,612.00	2,600.00	2,218.00
Gold	130.00	535.00	580.00	695.00	825.00
Silver and fractional coin	650.96	816.10	798.91	890.15	518.63
Other resources	10.00	.....	.....	.....	.....
Total	$ 96,368.51	$ 88,892.18	$ 88,377.19	$ 89,063.77	$ 85,467.60
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	4,500.00	4,500.00	4,500.00	4,500.00	5,000.00
Undivided profits, net	274.06	343.46	311.22	1,479.47	446.50
Bills payable	.....	10,000.00	10,000.00	15,000.00	10,000.00

BANK OF KREMMLING, KREMMLING, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Dividends unpaid	320.00	.....	.....	.....	.....
Individual deposits	62,233.17	48,880.87	46,991.11	42,393.01	47,029.24
Due to banks (not reserve banks)	.....	659.49	.....	.....	.....
Demand certificates of deposit	75.40	61.50	2,501.50	2,500.00	2,500.00
Time certificates of deposit	15,745.58	14,326.86	13,756.86	12,923.81	10,363.86
Cashier's checks	.....	120.00	265.00	227.85	53.00
Other liabilities	3,220.00	.....	51.50	39.63	75.00
Total	$ 96,368.51	$ 88,892.18	$ 88,377.19	$ 89,063.77	$ 85,467.60

Examined, February 6, 1915; July 27, 1915.
Directors—Edmund Becker, P. J. Martin, W. H. Harrison.

NO. 177. STATE BANK.

LAIRD STATE BANK, LAIRD, COLORADO.

John Brown, President; Thomas Ashton, Vice-President; Buffer Roberts, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 13,364.45	$ 15,466.45	$ 14,295.40	$ 13,570.40	$ 16,661.10
Loans and discounts (secured by collateral)	10,335.65	10,270.65	10,566.00	11,104.30	9,439.20
Furniture and fixtures	500.00	500.00	500.00	500.00	500.00
Cash items (not including checks on other banks)	31.00	64.14	61.40	15.67	32.07
Due from reserve banks	6,526.69	8,218.96	7,589.38	6,724.95	10,495.99
Currency	968.00	884.00	2,417.00	803.00	933.00
Gold	430.00	530.00	545.00	535.00	540.00
Silver and fractional coin	467.54	262.91	65.91	300.64	188.14
Total	$ 32,623.33	$ 36,197.11	$ 36,040.09	$ 33,553.96	$ 38,789.50
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,500.00	1,700.00	1,700.00	1,700.00	1,700.00
Undivided profits, net	1,905.51	357.20	889.73	1,005.14	967.58
Individual deposits	16,301.23	21,485.96	20,558.95	17,511.03	22,131.43
Demand certificates of deposit	2,916.59	2,653.95	2,891.41	3,337.79	3,990.49
Total	$ 32,623.33	$ 36,197.11	$ 36,040.09	$ 33,553.96	$ 38,789.50

Examined, Feb. 15, 1915; Oct. 28, 1915.
Directors—Thomas Ashton, John Brown, R. T. Roberts.

NO. 77, STATE BANK.

LA JARA STATE BANK, LA JARA, COLORADO.

B. L. Van Vechten, President; Christian Jensen, Vice-President; H. C. Hall, Cashier.

RESOURCES.	Dec. 31 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 68,951.03	$ 60,637.63	$ 64,334.58	$ 62,480.45	$ 68,347.72
Loans and discounts (secured by collateral)	24,591.83	23,824.57	21,661.18	26,572.13	31,167.38
Loans on real estate	18,423.65	15,873.65	17,967.65	15,798.65	11,498.65
Overdrafts (secured and unsecured)	616.95	110.92	681.44	683.04	697.11
Furniture and fixtures	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Due from banks (not reserve banks)	155.00	894.68	449.55	11.40	.....
Cash items (not including checks on other banks)	5.40	5.45	12.65	9.51	18.79
Due from reserve banks	35,519.04	40,811.38	29,901.31	23,519.13	15,475.85
Checks on other banks	371.57	1,003.80	538.11	337.82	427.46
Currency	7,166.00	5,615.00	7,095.00	4,982.00	4,339.00
Gold	25.00	5.00	50.00	15.00	20.00
Silver and fractional coin	1,085.73	1,074.25	1,539.83	1,161.52	1,488.85
Total	$ 161,911.20	$ 154,856.33	$ 149,231.30	$ 140,570.95	$ 138,940.77
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits, net	2,507.59	971.65	1,768.19	2,610.08	699.11
Bills payable	.....	.....	.....	.....	10,000.00
Individual deposits	81,745.76	85,590.37	73,068.09	63,874.34	55,130.88
Demand certificates of deposit	10,000.00	.....	.....	.....	.....
Time certificates of deposit	17,647.85	14,573.35	20,905.85	21,886.70	20,681.70
Certified checks	.....	3,464.17	3,464.17	2,168.31	2,168.31
Cashier's checks	10.00	256.79	25.00	31.52	260.77
Total	$ 161,911.20	$ 154,856.33	$ 149,231.30	$ 140,570.95	$ 138,940.77

Examined June 10, 1915.

Directors—L. D. Eskridge, H. C. Hall, Samuel Jackson, Christian Jensen, L. A. Nordland, J. M. Shawcroft, B. L. Van Vechten.

NO. 73, TRUST COMPANY.

THE COLORADO SAVINGS AND TRUST COMPANY, LA JUNTA, COLORADO.

Eugene Rouke, President; Frank Finney, Vice-President; B. M. Spalding, Vice-President; J. L. Gilliland, Cashier; Geo. T. Babcock, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 55,670.16	$ 51,874.26	$ 46,694.71	$ 47,560.28	$ 52,204.63
Loans and discounts (secured by collateral)	52,889.32	52,315.77	53,298.58	67,573.00	71,736.82
Loans on real estate	13,508.85	13,460.39	13,459.19	13,649.19	14,264.19
Overdrafts (secured and unsecured)	374.52	44.71	75.35	92.48	122.42

THE COLORADO SAVINGS AND TRUST COMPANY, LA JUNTA, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Other bonds and securities	35,286.78	35,589.74	34,063.24	36,571.47	35,343.85
Furniture and fixtures	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Banking house	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00
Other real estate	2,443.30	2,410.16	2,391.16	2,372.16	2,862.66
Due from banks (not reserve banks)	.....	1,546.30	.....	.....	.....
Cash items (not including checks on other banks)	96.55	45.50	15.00	270.40	305.64
Due from reserve banks	42,481.67	60,818.00	99,284.17	69,865.26	66,350.47
Checks on other banks	666.24	133.11	831.70	134.06	18.10
Currency	22,797.00	12,882.00	9,043.00	13,923.00	10,464.00
Gold	2,915.00	665.00	807.50	1,105.00	1,513.00
Silver and fractional coin	2,347.83	2,777.23	2,615.28	2,029.23	1,020.87
Other resources	.....	143.00	80.00	80.00	80.00
Total	$ 250,477.22	$ 253,705.17	$ 281,058.88	$ 274,225.53	$ 278,286.65
LIABILITIES.					
Capital stock	$ 75,000.00	$ 75,000.00	$ 75,000.00	$ 75,000.00	$ 75,000.00
Surplus fund	12,750.00	12,750.00	12,750.00	12,750.00	12,750.00
Undivided profits, net	1,773.50	1,468.45	3,754.84	4,134.45	3,221.18
Savings accounts	62,113.95	68,599.58	67,281.77	69,161.31	67,322.33
Trust funds	2,047.37	1,958.19	1,808.84	1,699.89	1,751.05
Individual deposits	58,646.82	58,112.60	85,797.26	66,832.76	73,366.47
Demand certificates of deposit	1,900.00	33.48	.....	.....	.....
Time certificates of deposit	36,174.88	35,591.16	34,378.17	43,560.12	43,683.27
Certified checks	20.00	181.21	38.00	22.00	193.75
Cashier's checks	50.70	10.50	250.00	15.00	.....
Reserved for interest	.....	.....	.....	650.00	598.60
Reserved for taxes	.....	.....	.....	400.00	400.00
Total	$ 250,477.22	$ 253,705.17	$ 281,058.88	$ 274,225.53	$ 278,286.65

Examined April 26, 1915.

Directors—J. N. Beaty, Frank Finney, J. L. Gilliland, Eugene Rouke, F. A. Sabin, B. M. Spalding, George F. Trotter.

NO. 72. STATE BANK.

THE LA JUNTA STATE BANK, LA JUNTA, COLORADO.

R. A. Steen, President; A. C. Draper, Vice-President; G. H. Winchell, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 113,346.60	$ 117,700.28	$ 113,010.17	$ 109,233.96	$ 112,782.78
Loans and discounts (secured by collateral)	39,657.00	30,363.53	33,366.53	31,902.13	39,186.00
Loans on real estate	33,505.00	38,005.00	37,953.63	36,917.43	36,544.38
Overdrafts (secured and unsecured)	1,206.75	21.54	6.93	43.35	24.13
Bonds to secure postal savings	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities	25,199.29	12,877.63	12,924.91	18,166.55	13,331.24

Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate	3,960.00	3,820.00	3,780.00	3,740.00	3,700.00
Cash items (not including checks on other banks)	722.70	1,497.73	.....	980.75	35.80
Due from reserve banks	32,247.39	52,413.53	47,422.26	27,336.78	30,934.55
Checks on other banks	2,395.85	1,065.63	1,784.82	443.62	1,799.35
Currency	20,699.00	17,188.00	15,017.00	17,987.00	13,936.00
Gold	1,815.00	700.00	1,265.00	2,317.50	3,900.00
Silver and fractional coin	2,492.36	2,536.62	3,122.49	2,976.20	3,321.43
Total	$ 281,746.94	$ 282,689.49	$ 274,153.74	$ 256,545.27	$ 263,995.66
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	5,500.00	6,300.00	1,000.00	1,000.00	3,500.00
Undivided profits, net	4,803.14	1,794.85	1,379.14	1,715.93	1,480.43
Postal savings accounts	1,323.31	1,336.71	1,293.87	1,293.87	1,310.17
Individual deposits	142,585.44	149,628.95	141,730.60	125,521.24	128,521.48
Due to reserve banks	705.90	.....	.....	.....	.....
Demand certificates of deposit	362.00	334.50	1,027.00	5,365.52	5,570.52
Time certificates of deposit	73,958.55	72,918.05	77,346.70	71,269.18	73,583.82
Certified checks	1,308.60	.....	.....	.....	25.00
Reserved for taxes	1,200.00	376.43	376.43	376.43	4.24
Total	$ 281,746.94	$ 282,689.49	$ 274,153.74	$ 256,545.27	$ 263,995.66

Examined April 28, 1915.

Directors—R. G. Dalton, A. C. Draper, J. E. Gauger, John Johnson, George H. Near, R. A. Steen, G. H. Winchell.

NO. 102, STATE BANK.

CITIZENS STATE BANK OF LAMAR, LAMAR, COLORADO.

J. M. Williams, President; Charles Maxwell, Vice-President; L. J. Boring, Cashier; J. D. Spooner, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 62,602.24	$ 78,028.94	$ 76,623.54	$ 84,467.55	$ 77,479.31
Loans and discounts (secured by collateral)	30,458.88	38,031.11	39,249.10	44,668.15	33,503.47
Loans on real estate	33,637.40	33,030.65	30,206.15	26,769.28	34,144.28
Overdrafts (secured and unsecured)	129.83	175.34	396.76	235.85	310.76
Other bonds and securities	14,105.03	13,484.87	9,982.41	10,159.75	10,058.83
Furniture and fixtures	2,000.00	2,000.00	2,000.00	2,425.00	2,425.00
Banking house	11,000.00	11,000.00	11,000.00	11,000.00	11,000.00
Other real estate	900.00	900.00	900.00	900.00	900.00
Due from banks (not reserve banks)	2,367.34	384.20	385.65	624.79	462.46
Due from reserve banks	22,942.90	51,342.24	41,536.59	16,101.84	40,139.72
Checks on other banks	410.64	1,385.05	1,372.97	1,406.21	2,246.87
Currency	6,521.00	7,127.00	6,935.00	2,785.00	3,756.00
Gold	4,830.00	1,770.00	4,880.00	1,960.00	4,700.00
Silver and fractional coin	1,344.86	1,302.60	854.08	1,135.48	1,414.86
Total	$ 193,250.12	$ 242,962.00	$ 226,322.25	$ 207,638.90	$ 222,541.56

CITIZENS STATE BANK OF LAMAR, LAMAR, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Capital stock	$ 35,000.00	$ 35,000.00	$ 35,000.00	$ 35,000.00	$ 35,000.00
Surplus fund	15,000.00	17,500.00	17,500.00	17,500.00	17,500.00
Undivided profits, net	2,589.27	190.36	908.33	2,790.52	1,719.78
Individual deposits	128,304.49	172,872.16	141,438.38	119,131.36	136,740.91
Due to banks (not reserve banks)	490.88	.....	.....	.....	.....
Due to reserve banks	.....	.....	126.32	.....	.....
Demand certificates of deposit	729.56	415.32	5,589.82	5,428.48	5,000.00
Time certificates of deposit	10,094.20	16,195.47	25,271.65	27,246.41	25,550.10
Certified checks	72.80	.....	.....	.....	.....
Cashier's checks	507.11	126.88	217.25	168.63	930.77
Reserved for interest	461.81	.....	.....	.....	.....
Reserved for taxes	.....	661.81	270.50	370.50	100.00
Total	$ 193,250.12	$ 242,962.00	$ 226,322.25	$ 207,638.80	$ 222,541.56

Examined April 23, 1915.

Directors—L. J. Boring, George O. Everett, Charles Maxwell, I. L. Maxwell, J. M. Williams.

NO. 130, STATE BANK.

THE LA SALLE STATE BANK, LA SALLE, COLORADO.

T. F. Dodds, President; J. T. Kidd, Vice-President; R. B. Carpenter, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 15,607.23	$ 21,157.71	$ 22,521.17	$ 19,436.74	$ 23,761.87
Loans and discounts (secured by collateral)	22,760.90	17,495.00	14,833.60	15,032.70	13,037.15
Loans on real estate	2,120.00	1,000.00	1,000.00	200.00	200.00
Overdrafts (secured and unsecured)	135.61	19.04	116.40	3.68	41.16
Other bonds and securities	251.82	194.92	153.42	115.00	104.70
Furniture and fixtures	1,600.00	1,520.00	1,520.00	1,520.00	1,520.00
Banking house	2,100.00	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate	1,187.44	2,150.00	2,150.00	2,150.00	2,150.00
Cash items (not including checks on other banks)	.....	.....	.....	27.16	.....
Due from reserve banks	3,551.53	327.96	642.39	4,373.40	4,546.06
Checks on other banks	25.10	.....	50.00	.....	.....
Currency	1,696.00	842.00	1,543.00	1,422.00	1,189.00
Gold	240.00	65.00	50.00	15.00	.....
Silver and fractional coin	293.01	350.12	718.12	695.18	391.52
Expense account	.....	352.27	631.45	335.83	444.14
Total	$ 51,871.64	$ 47,474.02	$ 48,229.55	$ 47,356.69	$ 49,389.20
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	766.87	.....	.....	.....	.....
Bills payable	.....	8,140.00	10,000.00	5,000.00	10,000.00
Savings accounts	554.45	467.33	497.33	478.29	469.82
Individual deposits	32,094.64	19,466.67	19,498.21	19,628.23	17,372.80

Due to banks (not reserve banks)	1,466.90	2,556.44	1,093.42	129.57	157.63
Demand certificates of deposit	332.00	100.00	408.50	.....	.....
Time certificates of deposit	6,618.50	6,584.78	6,134.78	11,838.87	11,048.21
Cashier's checks	98.28	158.80	597.31	281.73	340.74
Total	$ 51,871.64	$ 47,474.02	$ 48,229.55	$ 47,356.69	$ 49,389.20

Examined March 22 1915.
Directors—R. B. Carpenter, T. F. Dobbs, J. C. Hubbard, J. T. Kidd, W. T. McClung.

NO. 78, STATE BANK.

BENT COUNTY BANK OF LAS ANIMAS, LAS ANIMAS, COLORADO.

M. D. Thatcher, President; R. C. C. Thatcher, Vice-President; P. G. Scott, Cashier; Wm. J. A. Scott, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 191,887.01	$ 185,659.57	$ 164,506.75	$ 180,510.10	$ 194,778.10
Loans and discounts (secured by collateral)	82,518.08	69,832.81	71,096.31	77,312.60	70,696.79
Loans on real estate	19,656.59	23,637.92	28,236.99	26,103.17	26,722.81
Overdrafts (secured and unsecured)	31.78	.....	146.27	13.30	256.64
Other bonds and securities	1,619.09	2,315.12	2,232.37	2,343.87	1,836.81
Furniture and fixtures	500.00	500.00	500.00	500.00	500.00
Other real estate	11,197.80	11,172.80	11,172.80	11,172.80	11,137.90
Due from banks (not reserve banks)	706.87	.....	21.44	.....	.....
Due from reserve banks	49,598.02	47,996.58	94,737.66	55,380.53	55,626.18
Checks on other banks	999.98	861.49	654.12	583.12	234.08
Currency	7,965.00	13,503.00	13,134.00	13,846.00	13,156.00
Gold	15,605.00	11,255.00	15,830.00	13,572.50	16,854.50
Silver and fractional coin	5,133.29	5,023.43	3,768.41	3,573.36	1,942.24
Other resources	125.00	125.00	125.00	125.00	125.00
Total	$ 387,543.51	$ 371,882.72	$ 406,162.15	$ 385,036.35	$ 393,846.96
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	20,152.91	15,594.55	3,331.96	4,622.25	1,557.10
Individual deposits	228,880.24	227,805.96	241,389.55	216,241.72	224,786.77
Due to banks (not reserve banks)	.....	128.26	.....	22.51	239.49
Demand certificates of deposit	21,278.68	21,555.90	20,985.90	20,985.90	20,835.32
Time certificates of deposit	69,422.24	58,865.37	93,088.48	95,865.00	98,881.02
Reserved for interest	935.75	758.99	744.30	544.98	1,198.60
Reserved for taxes	1,873.69	2,173.69	1,621.96	1,750.99	1,349.26
Total	$ 387,543.51	$ 371,882.72	$ 406,162.15	$ 385,636.35	$ 393,846.96

Examined April 28, 1915.
Directors—M. D. Thatcher, R. C. C. Thatcher, P. G. Scott.

NO. 197, STATE BANK.

FARMERS STATE BANK OF LAS ANIMAS, LAS ANIMAS, COLORADO.

T. J. Herron, President; A. W. Johnston, Vice-President; L. B. Herron, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 29,245.26	$ 26,569.13	$ 30,313.22	$ 26,628.24	$ 29,635.68
Loans and discounts (secured by collateral)	30,754.10	37,921.13	36,506.52	43,673.13	41,631.45
Loans on real estate	12,483.45	12,483.00	12,483.45	12,483.45	12,483.45
Overdrafts (secured and unsecured)	59.99	226.48	111.10	177.77	966.21
Other bonds and securities	1,101.61	1,831.01	1,649.61	1,735.11	1,785.11
Furniture and fixtures	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Banking house	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Other real estate	3,535.00	3,535.00	3,535.00	3,535.00	3,535.00
Due from banks (not reserve banks)	.....	.....	5,167.91	5,239.51	3,138.22
Cash items (not including checks on other banks)	310.00	34.08	48.24	140.24	49.95
Due from reserve banks	15,847.80	12,326.57	4,666.34	6,138.77	9,399.60
Checks on other banks	189.57	109.40	100.00	200.00	100.00
Currency	4,316.00	4,360.00	2,810.00	3,116.00	3,813.00
Gold	1,700.00	1,260.00	1,110.00	1,240.00	1,145.00
Silver and fractional coin	725.22	560.78	872.35	639.92	671.37
Other resources	6.00	16.50	16.50	26.50	26.50
Total	$ 114,774.00	$ 115,733.08	$ 113,890.24	$ 119,473.64	$ 122,880.50
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Undivided profits, net	6,792.93	7,988.68	8,067.65	8,167.84	6,602.59
Bills payable	5,000.00	.....	5,000.00	13,000.00	9,000.00
Individual deposits	41,320.40	46,198.02	36,265.71	32,217.64	41,137.49
Demand certificates of deposit	.....	.....	3,000.00	3,000.00	3,000.00
Time certificates of deposit	11,660.67	11,546.38	11,556.88	13,088.16	13,140.42
Total	$ 114,774.00	$ 115,733.08	$ 113,890.24	$ 119,473.64	$ 122,880.50

Examined April 26, 1915.

Directors—T. J. Herron, L. B. Herron, A. B. Ham, A. W. Johnston, A. F. Klikeman, W. G. McAfee, W. A. Wight.

NO. 79, STATE BANK.

LA VETA STATE BANK, LA VETA, COLORADO.

H. M. Stockwell, President; C. L. Martin, Vice-President; H. L. Springer, Asst. Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	42,652.56	$ 31,786.27	$ 37,145.13	$ 33,894.51	$ 42,079.24
Loans and discounts (secured by collateral)	27,898.41	31,003.71	25,229.92	30,095.52	20,723.90
Loans on real estate	9,034.68	7,119.82	6,979.97	6,950.40	11,717.75
Overdrafts (secured and unsecured)	472.24	778.50	.....	349.07	164.29
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00

Other bonds and securities	1,245.02	479.40	495.02	1,187.84	1,101.06
Furniture and fixtures	2,500.00	2,400.00	2,400.00	2,400.00	2,400.00
Banking house	3,700.00	3,700.00	3,700.00	3,700.00	3,700.00
Other real estate	10,140.60	9,925.17	9,999.27	15,205.42	15,257.52
Due from banks (not reserve banks)	.....	175.71	3,929.92	1,736.52	816.27
Cash items (not including checks on other banks)	.....	.88	193.50	.....	.....
Due from reserve banks	24,042.45	22,260.49	24,359.34	12,839.12	17,553.72
Currency	1,497.00	2,434.00	1,689.00	4,363.00	1,840.00
Gold	710.00	1,480.00	2,085.00	760.00	640.00
Silver and fractional coin	1,201.47	1,276.47	1,153.62	1,521.28	1,721.56
Other resources	.....	.....	.....	5,113.31	3,067.99
Total	$ 126,094.43	$ 118,820.42	$ 120,359.69	$ 121,115.99	$ 123,783.30
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	3,250.00	3,500.00	3,500.00	3,500.00	3,750.00
Undivided profits, net	1,222.80	635.37	701.22	1,153.33	55.47
Bills payable	11,000.00	5,000.00	.....	11,000.00	11,000.00
Notes rediscounted	.....	.....	.....	.....	4,401.50
Postal savings accounts	101.31	102.90	102.90	102.90	104.18
Individual deposits	61,020.21	59,803.44	64,003.63	53,002.99	46,886.77
Due to banks (not reserve banks)	3,373.73	2,167.09	139.96	139.96	6,139.96
Demand certificates of deposit	823.00	823.00	405.00	405.00	405.00
Time certificates of deposit	29,661.33	31,533.47	35,697.63	35,778.21	35,722.47
Certified checks	601.55	1.55	21.55	836.55	21.55
Cashier's checks	40.50	253.60	787.80	197.05	296.40
Total	$ 126,094.43	$ 118,820.42	$ 120,359.69	$ 121,115.99	$ 123,783.30

Examined June 14, 1915.
Directors—C. L. Martin, C. M. Mack, Mrs. M. J. Stockwell, H. M. Stockwell.

NO. 80, STATE BANK.

LIMON STATE BANK, LIMON, COLORADO.

J. M. Baily, President; W. H. Wells, Vice-President; J. M. McClure, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 35,374.21	$ 25,366.54	$ 24,467.24	$ 28,041.26	$ 38,099.06
Loans and discounts (secured by collateral)	52,782.22	64,026.68	80,012.39	77,649.25	74,722.07
Loans on real estate	13,176.90	12,365.91	10,329.02	13,869.35	12,010.45
Overdrafts (secured and unsecured)	1,869.72	1,034.60	562.83	2,124.59	530.48
Furniture and fixtures	2,960.00	2,960.00	2,960.00	2,960.00	2,960.00
Banking house	3,000.00	3,000.00	3,000.00	3,300.00	3,300.00
Other real estate	2,148.41	2,148.41	2,148.41	1,000.00	1,415.96
Due from banks (not reserve banks)	.....	500.00	.....	.....	5,602.48
Due from reserve banks	35,963.16	48,290.86	34,227.47	16,729.27	18,099.38
Currency	5,881.00	5,976.00	6,402.00	4,767.00	2,544.00
Gold	695.00	690.00	962.50	882.50	512.50
Silver and fractional coin	1,071.12	1,168.97	525.00	607.75	1,395.70
Total	$ 154,921.71	$ 167,527.97	$ 165,536.86	$ 151,930.97	$ 161,222.08

LIMON STATE BANK, LIMON, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	12,500.00	12,500.00	12,500.00	16,339.09	16,339.09
Undivided profits, net	314.27	889.43	1,811.24	1,967.62	1,877.59
Bills payable	.....	.....	.....	.....	5,000.00
Individual deposits	98,694.43	108,961.11	102,591.47	82,356.30	85,887.27
Demand certificates of deposit	.....	.....	2,500.00	.....	.....
Time certificates of deposit	18,413.04	20,177.40	21,134.15	21,137.10	20,876.53
Cashier's checks	.....	.....	.....	130.86	1,241.60
Total	$ 154,921.74	$ 167,527.97	$ 165,536.86	$ 151,930.97	$ 161,222.08

Examined June 26, 1915.

Directors—J. M. Baily, W. H. Wells, J. M. McClure, Dr. J. D. Kessinger, C. J. Schrader.

NO. 164, STATE BANK.

THE LITTLETON STATE BANK, LITTLETON, COLORADO.

D. H. Staley, President; Amos Binford, Vice-President; D. M. DeCamp, Vice-President; A. Loehwing, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 28,383.01	$ 31,885.87	$ 33,066.20	$ 35,679.67	$ 33,722.35
Loans and discounts (secured by collateral)	29,200.76	33,216.69	42,324.67	38,648.27	53,561.26
Loans on real estate	1,200.00	1,599.67	1,599.67	1,800.00	3,050.00
Overdrafts (secured and unsecured)	311.56	89.12	135.64	509.33	238.89
Other bonds and securities	8,288.93	8,474.00	7,670.42	7,670.42	6,983.47
Furniture and fixtures	1,650.00	1,726.25	1,807.35	1,842.10	1,800.00
Other real estate	207.48	207.48	207.48	202.18	202.48
Due from banks (not reserve banks)	.....	.....	.....	819.00	615.00
Cash items (not including checks on other banks)	.....	83.12	.....	.....	.....
Due from reserve banks	18,130.76	27,903.35	16,914.91	16,296.43	12,784.45
Checks on other banks	2,216.91	1,755.48	613.69	928.95	654.80
Currency	1,200.00	1,888.00	2,820.00	1,795.00	1,470.00
Gold	95.00	160.00	245.00	120.00	270.00
Silver and fractional coin	469.03	287.98	394.15	537.20	461.41
Other resources	590.61	461.98	461.98	961.98	909.98
Expense account	.....	33.96	.....	.....	59.90
Total	$ 91,944.05	$ 109,772.95	$ 108,261.16	$ 107,810.83	$ 116,783.99
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	400.00	400.00	400.00	400.00	500.00
Undivided profits, net	317.36	.....	246.08	1,287.89	.....
Savings accounts	3,114.92	3,306.00	3,486.75	3,353.67	3,592.14
Individual deposits	57,836.77	71,358.95	72,193.99	67,929.10	73,502.65
Due to banks (not reserve banks)	5,000.00	5,000.00	.....	.....	.....
Due to reserve banks	750.00	.....	.....	.....	.....
Demand certificates of deposit	9,525.00	.....	.....	.....	.....

Time certificates of deposit	.....	14,585.00	16,934.34	19,811.94	23,659.20
Cashier's checks	.....	123.00	.....	27.23	530.00
Other liabilities	.....	.....	.....	1.00	.....
Total	$ 91,944.05	$ 109,772.95	$ 108,261.16	$ 107,810.83	$ 116,783.99

Examined March 5, 1915; October 15, 1915.
Directors—Amos Binford, D. M. DeCamp, A. Loehwing, D. H. Staley.

NO. 217, TRUST COMPANY.

THE EMERSON AND BUCKINGHAM BANK AND TRUST COMPANY, LONGMONT, COLORADO.

D. C. Donovan, President; T. M. Callahan, Vice-President; W. L. McCasslin, Vice-President; Rae H. Kiteley, Cashier; R. K. Pierson, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 178,133.33	$ 181,335.13	$ 137,842.08	$ 136,818.77	$ 171,772.70
Loans and discounts (secured by collateral)	68,399.75	49,811.10	49,887.85	57,457.45	38,926.82
Loans on real estate	20,075.00	12,175.00	21,875.00	39,125.00	38,825.00
Overdrafts (secured and unsecured)	327.59	367.69	324.41	390.88	831.50
Bonds to secure postal savings	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities	15,673.62	20,587.46	25,967.46	35,715.62	33,830.16
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate	.....	.....	.....	2,218.34	1,826.94
Due from reserve banks	53,689.55	60,583.47	85,164.42	55,323.95	68,552.37
Checks on other banks	908.77	1,667.08	1,838.80	1,431.15	1,123.29
Currency	7,255.00	7,023.00	7,291.00	7,062.00	8,022.00
Gold	152.50	657.50	297.50	500.00	1,000.00
Silver and fractional coin	225.73	2,537.94	1,588.86	1,578.85	1,531.94
Other resources	.....	.....	167.00	182.00	182.00
Total	$ 349,640.84	$ 341,245.37	$ 336,744.38	$ 342,304.01	$ 370,934.72
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	25,000.00	25,000.00	25,000.00	30,000.00	30,000.00
Undivided profits, net	1,611.16	2,495.66	6,028.96	312.65	620.44
Bills payable	25,000.00	.....	.....	.....	.....
Savings accounts	.....	1,634.81	3,169.19	4,401.37	8,973.64
Postal savings accounts	783.91	792.79	789.08	789.08	698.19
Trust funds	1,408.42	2,060.27	1,902.76	1,900.49	3,144.08
Dividends unpaid	40.00	.....	.....	200.00	25.00
Individual deposits	186,030.40	196,592.87	179,489.55	177,628.65	157,934.80
Due to reserve banks	1,114.72	3,514.03	914.34	969.83	533.37
Demand certificates of deposit	1,943.92	1,433.44	5,655.54	408.72	590.12
Time certificates of deposit	56,077.98	55,708.46	62,384.80	73,970.82	118,405.43
Cashier's checks	80.33	1,970.34	1,117.46	1,429.70	9.65
Reserved for taxes	550.00	42.70	292.70	292.70	.....
Total	$ 349,640.84	$ 341,245.37	$ 336,744.38	$ 342,304.01	$ 370,934.72

Examined May 28, 1915.
Directors—J. W. Bacon, C. C. Calkins, T. M. Callahan, D. C. Donovan, J. R. Forsythe, J. A. Jones, Rae H. Kiteley, W. L. McCasslin.

NO. 284, STATE BANK.

THE FIRST STATE BANK OF LOUISVILLE, LOUISVILLE, COLORADO.

L. E. Chenault, President; J. R. Thirlaway, Vice-President; J. E. Park, Cashier.

RESOURCES.	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 500.00	$ 5,727.06	$ 10,463.81	$ 11,352.11
Loans and discounts (secured by collateral)	.....	2,362.50	2,362.50	5,982.50
Loans on real estate	.....	10,250.00	10,750.00	7,850.00
Overdrafts (secured and unsecured)	.....	7.25	1.58	4.04
Other bonds and securities	.....	6,039.15	1,000.00	1,000.00
Premium on bonds	.....	15.00	15.00	15.00
Furniture and fixtures	113.91	1,267.76	1,271.26	1,271.26
Due from banks (not reserve banks)	140.17	1,743.75	94.36	.....
Cash items (not including checks on other banks)	.....	.....	96	134.20
Due from reserve banks	20,235.32	7,499.85	3,724.49	1,432.71
Checks on other banks	.....	82.75	.....	8.50
Currency	3,024.00	840.00	2,210.00	1,380.00
Gold	640.00	2,085.00	727.50	1,045.00
Silver and fractional coin	809.59	259.61	215.56	611.66
Expense account	42.10	425.51	410.74	399.54
Total	$ 25,505.09	$ 38,605.19	$ 33,247.76	$ 32,486.52
LIABILITIES.				
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$15,000.00
Surplus fund	1,500.00	1,500.00	1,500.00	1,500.00
Savings accounts	.....	107.33	109.53	15.36
Individual deposits	8,989.24	21,993.86	16,638.23	15,971.16
Cashier's checks	14.40	.....	.....	.....
Other liabilities	1.45	4.00	.....	.....
Total	$ 25,505.09	$ 38,605.19	$ 33,247.76	$ 32,486.52

Examined May 28, 1915.

Directors—J. T. Chenault, J. R. Thirlaway, W. L. Armstrong, S. A. Greenwood, L. E. Chenault, Charles F. Wolfer.

NO. 82, PRIVATE BANK.

LOUISVILLE BANK, LOUISVILLE, COLORADO.

Irving Elberson, Cashier.

RESOURCES.	Dec. 31, 1914
Loans and discounts (secured by collateral)	$ 177,703.62
Overdrafts (secured and unsecured)	1,189.39
Bonds to secure postal savings	1,468.00
Other bonds and securities	41,292.33
Furniture and fixtures	5,588.98
Banking house	18,695.52

Other real estate	15,896.83
Due from banks (not reserve banks)	271.04
Cash items (not including checks on other banks)	1,820.00
Due from reserve banks	15,529.73
Checks on other banks	304.92
Currency	2,410.00
Gold	2,305.00
Silver and fractional coin	1,158.28
Total	$ 285,333.55

LIABILITIES.

Capital stock	$ 25,000.00
Surplus fund	26,043.76
Bills payable	31,239.52
Notes rediscounted	1,417.86
Savings accounts	10,593.31
Postal savings accounts	1,813.12
Individual deposits	105,922.36
Demand certificates of deposit	700.00
Time certificates of deposit	81,872.75
Certified checks	181.29
Cashier's checks	49.55
Total	$ 285,333.55

Examined, Closed January 13, 1915.

Co-owners—C. W. Bixler, E. S. Davis, Irving Elbertson, D. E. Evans, A. C. Goodhue, Frank C. Greenlee, F. B. Hamilton, T. R. Jackson, Mrs. William Jackson, W. J. Lee, George I. Miller, James P. Miller, Mary E. Miller, Joseph Mitchell, Louis T. F. Stark, J. J. Steinbaugh, John Tovado, Enoch T. Vaughn, William Whiles, George M. Williams.

NO. 204, TRUST COMPANY.

THE LARIMER COUNTY BANK AND TRUST COMPANY, LOVELAND, COLORADO.

George W. Foote, President; A. A. Ferguson, Vice-President; J. Wesley Jones, Vice-President; J. M. Cunningham, Cashier, L. B. Blair, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 255,337.54	$ 243,210.52	$ 240,551.73	$ 248,414.29	$ 252,905.43
Loans and discounts (secured by collateral)	59,664.77	72,314.00	68,866.71	78,995.27	81,880.33
Loans on real estate	24,629.50	26,520.00	28,440.00	30,216.40	41,550.00
Overdrafts (secured and unsecured)	3,989.59	1,368.70	152.23	267.84	280.60
Other bonds and securities	9,801.71	8,265.26	8,746.21	8,960.31	8,506.31
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Banking house	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Other real estate	85,710.00	79,210.20	75,719.80	76,719.80	81,219.80
Due from banks (not reserve banks)	.....	.....	.....	869.93	937.89
Cash items (not including checks on other banks)	.....	678.01	214.44	381.36	212.07
Due from reserve banks	49,586.79	41,816.45	52,689.81	50,767.81	40,872.32
Checks on other banks	3,896.50	555.13	6,130.85	1,477.69	1,668.89

THE LARIMER COUNTY BANK AND TRUST COMPANY, LOVELAND, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Currency	9,437.00	7,542.00	8,471.00	9,209.00	8,704.00
Gold	2,192.50	2,722.50	2,975.00	3,345.00	5,162.50
Silver and fractional coin	4,139.89	3,562.36	3,818.62	3,825.43	3,913.55
Other resources	645.83	2,258.30	635.08	.....	.....
Expense account	.....	.....	.....	.....	130.15
Total	$ 531,531.82	$ 512,523.43	$ 519,911.48	$ 535,950.13	$ 550,443.84
LIABILITIES.					
Capital stock	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus fund	20,000.00	25,000.00	25,000.00	25,000.00	25,500.00
Undivided profits, net	10,131.78	688.10	2,056.32	5,323.55	.....
Bills payable	20,000.00	40,000.00	45,000.00	30,000.00	40,000.00
Savings accounts	40,157.45	43,649.38	42,806.97	41,033.86	41,528.44
Individual deposits	183,289.88	170,358.18	164,894.21	145,574.55	132,960.89
Due to banks (not reserve banks)	5,805.08	4,755.18	1,613.64	817.69	4,097.85
Demand certificates of deposit	1,402.96	11,882.88	10,575.88	10,698.13	10,996.68
Time certificates of deposit	149,933.59	115,260.35	126,725.79	169,044.08	188,197.81
Certified checks	.....	106.00	600.00	8,025.00	6,525.00
Cashier's checks	811.08	823.36	638.67	433.27	637.17
Total	$ 531,531.82	$ 512,523.43	$ 519,911.48	$ 535,950.13	$ 550,443.84

Examined May 27, 1915.

Directors—L. B. Blair, W. T. Bransom, J. M. Cunningham, E. K. C. Evans, George W. Foote, A. A. Ferguson, J. Wesley Jones, H. E. Kelley.

NO. 84, STATE BANK.

STATE BANK OF LYONS, LYONS, COLORADO.

George Stickney, President; Marvin W. Turner, Vice-President and Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 18,926.53	$ 24,703.43	$ 25,833.33	$ 20,215.62	$ 22,733.33
Loans and discounts (secured by collateral)	10,151.36	9,659.27	9,654.10	9,646.72	9,168.45
Loans on real estate	4,935.95	3,541.57	3,890.05	4,852.60	4,852.60
Overdrafts (secured and unsecured)	257.68	117.07	336.50	404.14	385.98
Other bonds and securities	3,059.80	2,314.01	2,348.39	1,739.39	1,821.60
Furniture and fixtures	500.00	660.00	660.00	660.00	684.50
Other real estate	2,155.71	2,446.61	2,560.61	2,554.61	2,554.61
Cash items (not including checks on other banks)	129.87	114.00	17.34	97.07	57.89
Due from reserve banks	12,026.93	4,481.36	5,821.99	5,277.06	2,180.19
Currency	2,640.00	2,072.00	1,559.00	2,036.00	2,004.00
Gold	252.50	175.00	100.00	125.00	130.00
Silver and fractional coin	495.35	312.50	284.82	205.69	542.51
Other resources	277.87	349.35	96.65	211.95	171.94
Total	$ 55,809.55	$ 50,946.17	$ 53,162.78	$ 48,025.85	$ 47,287.60

LIABILITIES.					
Capital stock	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00
Undivided profits, net	690.72	355.32	373.60	713.72	567.63
Bills payable	.....	.....	3,500.00	2,000.00	3,500.00
Individual deposits	26,237.42	24,282.77	23,833.24	20,022.29	17,998.61
Demand certificates of deposit	16,881.41	14,308.08	.....	13,289.84	.....
Time certificates of deposit	.....	.....	13,455.94	.....	13,221.36
Total	$ 55,809.55	$ 50,946.17	$ 53,162.78	$ 48,025.85	$ 47,287.60

Examined September 24, 1915.

Directors—George B. Stickney, Marvin W. Turner, Marion S. Turner.

NO. 243, STATE BANK.

THE COLONIAL STATE BANK, MANASSA, COLORADO.

Christen Jensen, President; Robert M. Haynie, Vice-President; G. A. Van Fradenburg, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 16,523.80	$ 16,601.80	$ 16,335.95	$ 17,443.70	$ 16,474.20
Loans and discounts (secured by collateral)	2,149.90	3,833.60	4,854.25	5,150.25	7,219.35
Loans on real estate	1,235.00	1,235.00	1,584.00	1,584.00	965.00
Other bonds and securities	282.52	331.02	316.02	262.52	271.85
Furniture and fixtures	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Cash items (not including checks on other banks)	55.00	.....	.....	.....	.....
Due from reserve banks	11,332.16	5,856.87	9,334.00	3,741.83	2,359.73
Checks on other banks	1,146.00	.....	.....	.....	.....
Currency	30.00	1,085.00	2,671.00	1,710.00	1,037.00
Gold	.....	.....	.....	5.00	.....
Silver and fractional coin	343.60	328.65	382.65	359.95	635.90
Total	$ 34,291.98	$ 30,471.94	$ 36,677.87	$ 31,460.25	$ 30,163.03
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,050.00	1,111.00	1,111.00	1,111.00	1,156.00
Undivided profits, net	648.00	365.25	416.38	670.60	298.00
Individual deposits	21,209.83	18,369.85	22,155.49	16,983.65	16,009.59
Demand certificates of deposit	.....	.....	2,500.00	2,500.00	2,500.00
Time certificates of deposit	485.00	455.00	460.00	185.00	185.00
Cashier's checks	899.15	170.86	35.00	10.00	14.35
Total	$ 34,291.98	$ 30,471.94	$ 36,677.87	$ 31,460.25	$ 30,163.03

Examined June 12, 1915.

Directors—Christen Jensen, Robert M. Haynie, G. A. Van Fradenburg, J. C. Cantu, A. E. Upton.

NO. 85, STATE BANK.

BANK OF MANITOU, MANITOU, COLORADO.

H. M. Ogilbee, President; A. M. Wilson, Vice-President; J. Frank Campbell, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 45,836.05	$ 26,139.50	$ 31,730.00	$ 35,151.08	$ 94,161.93
Loans and discounts (secured by collateral)	15,378.05	16,481.99	27,506.03	17,756.33	16,405.11
Loans on real estate	31,535.88	28,439.03	18,358.62	28,798.84	32,901.91
Overdrafts (secured and unsecured)	591.03	489.72	79.43	48.02	118.26
Other bonds and securities	10,390.88	11,331.83	9,096.21	9,239.61	4,691.60
Furniture and fixtures	1,575.55	1,575.55	1,575.55	1,575.55	1,575.55
Due from banks (not reserve banks)	515.95	517.65	519.27	520.09	6,305.81
Due from reserve banks	21,084.40	19,923.16	27,717.65	30,239.31	83,363.70
Checks on other banks	10.00	25.00	108.00	60.00	165.51
Currency	1,264.00	1,862.00	3,046.00	7,530.00	5,009.00
Gold	1,205.00	430.00	1,120.00	2,795.00	1,167.50
Silver and fractional coin	847.78	943.41	734.53	1,903.57	3,203.05
Total	$ 130,234.57	$ 108,158.84	$ 121,591.29	$ 135,617.40	$ 249,068.93
LIABILITIES.					
Capital stock	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00
Surplus fund	.....	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net	3,081.56	1,171.65	1,521.49	2,022.22	3,354.48
Dividends unpaid	64.00	.....	.....	.....	16.00
Individual deposits	92,216.73	80,239.57	92,989.13	105,271.35	207,068.17
Cashier's checks	14,872.28	5,747.62	6,080.67	7,323.83	17,630.28
Total	$ 130,234.57	$ 108,158.84	$ 121,591.29	$ 135,617.40	$ 249,068.93

Examined June 30, 1915.

Directors—H. M. Ogilbee, A. M. Wilson, J. Frank Campbell, H. H. Grafton, E. E. Nichols.

NO. 87, PRIVATE BANK.

J. N. BEATY AND COMPANY, BANKERS, MANZANOLA, COLORADO.

W. C. Beaty, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 86,782.04	$ 82,710.05	$ 71,788.92	$ 68,320.31	$ 70,185.12
Loans and discounts (secured by collateral)	38,236.03	43,603.04	39,973.29	45,611.31	66,321.32
Loans on real estate	7,390.00	4,500.00	4,105.00	4,800.00	4,600.00
Overdrafts (secured and unsecured)	1,318.79	165.77	268.50	46.10	86.42
Other bonds and securities	49,237.44	35,189.28	33,360.24	34,632.14	28,552.84
Due from reserve banks	12,674.38	36,172.64	83,983.45	20,732.05	20,971.99
Checks on other banks	.....	215.80	.....	139.05	901.25
Currency	4,603.00	5,015.00	3,720.00	3,640.00	4,415.00
Gold	3,267.50	3,415.00	3,400.00	3,440.00	3,672.50
Silver and fractional coin	787.75	603.48	1,253.72	1,091.33	1,028.80
Total	$ 204,296.93	$ 211,590.06	$ 241,853.12	$ 182,452.29	$ 200,735.24

LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	7,493.64	2,061.58	3,051.24	5,326.73	1,087.69
Bills payable	.....	10,000.00	10,000.00	10,000.00	10,000.00
Individual deposits	136,719.06	140,633.29	170,736.35	110,279.18	106,349.17
Demand certificates of deposit	.....	28,895.19	28,065.53	.....	.....
Time certificates of deposit	30,084.23	.....	.....	26,846.38	53,298.38
Total	$ 204,296.93	$ 211,590.06	$ 241,853.12	$ 182,452.29	$ 200,735.24

Examined April 23, 1915.
Co-owners—J. N. Beaty, W. C. Beaty, Mrs. John Beaty, John Beaty, Gladys Beaty, Ella Dye.

NO. 230, STATE BANK.

THE MARBLE CITY STATE BANK, MARBLE, COLORADO.

W. M. Dinkel, President; W. D. Parry, Vice-President; Oscar Holland, Vice-President; W. L. Girdner, Cashier; L. C. Summers, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 7,667.94	$ 10,157.65	$ 3,846.80	$ 2,770.15	$ 6,554.69
Loans and discounts (secured by collateral)	10,494.19	16,281.60	23,678.33	21,435.23	18,496.31
Loans on real estate	5,062.41	3,800.00	2,800.00	2,500.00	2,562.41
Overdrafts (secured and unsecured)	80.00	13.11	21.38	.....	.....
Bonds to secure postal savings	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities	49.00	49.00	49.00	49.00	155.00
Premium on bonds	102.00	102.00	102.00	102.00	102.00
Furniture and fixtures	1,194.79	1,194.79	1,194.79	1,406.10	1,406.10
Banking house	2,784.45	2,784.45	2,784.45	2,784.45	2,784.45
Due from banks (not reserve banks)	9,729.35	8,657.83	4,402.23	2,206.50	11,463.74
Cash items (not including checks on other banks)	.....	50.00	101.18	.....	57.18
Due from reserve banks	23,899.91	14,795.79	17,419.87	25,273.40	10,739.29
Checks on other banks	149.11	.....	.....	.....	.....
Currency	8,782.00	4,404.00	4,584.00	4,154.00	3,218.00
Gold	2,245.00	2,565.00	1,690.00	100.00	2,560.00
Silver and fractional coin	1,163.09	1,288.85	855.54	982.59	792.47
Total	$ 75,403.24	$ 68,144.07	$ 65,529.57	$ 65,763.42	$ 62,891.64
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Undivided profits, net	2,174.97	2,069.17	2,042.55	2,163.35	2,126.17
Postal savings accounts	599.03	411.92	411.92	411.92	411.92
Individual deposits	49,819.62	35,513.68	36,985.04	37,121.83	32,976.27
Demand certificates of deposit	6,942.27	9,485.12	10,454.28	10,132.90	12,177.29
Certified checks	396.25	5,054.18	585.78	933.42	199.99
Cashier's checks	471.10	610.00	50.00	.....	.....
Total	$ 75,403.24	$ 68,144.07	$ 65,529.57	$ 65,763.42	$ 62,891.64

Examined March 9, 1915; September 10, 1915.
Directors—W. M. Dinkel, W. L. Girdner, W. D. Parry, Oscar Holland.

NO. 137, PRIVATE BANK.

BANK OF MEEKER, MEEKER, COLORADO.

A. C. Moulton, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 114,873.27	$ 125,258.75	$ 137,460.92	$ 138,704.33	$ 138,519.89
Loans and discounts (secured by collateral)	56,779.75	53,672.84	56,683.58	49,518.45	50,418.45
Loans on real estate	11,697.99	14,600.73	17,018.82	15,770.51	13,756.69
Overdrafts (secured and unsecured)	9,503.12	4,727.10	1,493.76	370.49	482.26
Other bonds and securities	7,386.34	8,593.79	4,700.88	4,241.86	2,435.80
Furniture and fixtures	1,488.11	1,488.11	1,488.11	1,488.11	1,413.70
Other real estate	.....	.....	.....	.....	2,013.82
Due from banks (not reserve banks)	216.09	1,929.94	841.76	734.74	243.97
Cash items (not including checks on other banks)	563.25	135.55	123.36	201.34	312.39
Due from reserve banks	32,839.52	37,717.74	17,857.36	17,132.13	21,767.02
Checks on other banks	.....	54.03	.....	.....	.....
Currency	7,248.00	8,521.00	7,646.00	8,133.00	5,582.00
Gold	2,560.00	2,655.00	2,630.00	2,582.50	2,677.50
Silver and fractional coin	156.05	955.15	841.35	1,113.86	1,224.00
Total	$ 245,311.49	$ 260,309.73	$ 248,785.90	$ 239,991.32	$ 240,847.49
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Undivided profits, net	3,716.57	1,128.72	2,195.89	3,988.06	2,605.32
Individual deposits	117,348.61	129,411.63	117,196.49	105,896.57	107,212.31
Due to banks (not reserve banks)	520.45	294.12	4,494.03	2,793.51	2,250.36
Time certificates of deposit	99,402.44	105,526.12	101,104.66	103,502.25	104,893.52
Cashier's checks	1,323.42	949.14	794.83	810.93	885.98
Total	$ 245,311.49	$ 260,309.73	$ 248,785.90	$ 239,991.32	$ 240,847.49

Examined March 23, 1915; September 15, 1915.

Co-owners—C. A. Seymour, Charles Jackson, J. H. Caldwell, Mrs. V. H. Caldwell, Louise B. Hugus, Annetta O. H. Carroll, R. H. Davis, E. M. Davis, E. E. Davis, V. B. Caldwell, Jr., A. N. Seymour, J. A. Rendle, C. A. Booth, F. L. Rusk, J. C. Davis, Jr., E. S. Beall, Ella M. Davis, J. H. Brodt, T. E. Lewis, C. E. Baird, Clay Shaw, W. W. Saley, M. Greenfield, R. Barber, A. R. Rendle, Marshall Rendle, J. A. Rendle, Jr., E. R. Rendle, A. E. Carroll, William Daley, Victor Moulton, H. W. Hansen, G. W. Dow, H. H. Wood, Leslie Kimsey, C. F. Brown, G. E. Archer, L. L. Offerle, Ada C. Moulton, W. C. Barker, R. H. Bancroft, S. A. Sherman, J. V. Barnes, L. C. Bostwick, Mrs. R. Murray, R. R. Horth, H. Gordon, James Wadge, J. B. Caldwell, S. S. Caldwell, Mrs. George Dow, J. P. Schilz, E. V. Brobeck, Alvin N. Seymour, Rachel H. Beall, D. R. Caldwell, Julia Caldwell, E. O. Lloyd, Annetta O. H. Carroll, V. B. Caldwell, Trustee; Carrie W. Brodt, B. W. Brodt, A. F. Brodt, Blanche B. Hugus, L. B. Hugus, V. B. Caldwell, E. M. Davis, Trustee; J. D. Reeder, J. W. Rigby, R. G. Brodt, A. C. Moulton, A. P. Wood, L. H. Spilker, W. Simms, H. E. Monson, G. Likes, J. E. Osborne, Fred Kelly, D. W. France.

NO. 75, STATE BANK.

MERINO STATE BANK, MERINO, COLORADO.

P. A. Ballard, President; T. K. Propst, Vice-President; C. R. Johnson, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 13,121.64	$ 10,193.73	$ 10,725.37	$ 12,347.17	$ 13,658.19
Loans and discounts (secured by collateral)	18,247.01	17,488.48	27,346.96	31,511.95	30,248.80
Loans on real estate	4,750.00	3,850.00	4,350.00	4,350.00	4,350.00
Overdrafts (secured and unsecured)	950.66	138.63	57.00	194.90	208.14
Other bonds and securities	1,816.66	1,792.98	2,300.00	1,616.28	1,740.54
Furniture and fixtures	1,885.87	1,800.00	1,800.00	1,800.00	1,750.00
Banking house	1,773.84	1,700.00	1,700.00	1,700.00	1,650.00
Other real estate	628.84	1,214.54	1,226.94	1,241.94	1,252.77
Due from reserve banks	4,303.65	9,039.99	5,691.03	5,884.58	3,375.92
Checks on other banks	694.96	.....	.....	133.05	.....
Currency	399.00	1,426.00	1,428.00	528.00	860.00
Gold	150.00	222.50	410.00	527.50	522.50
Silver and fractional coin	481.47	449.99	848.19	548.20	683.97
Other resources	.....	.....	8.09	22.64	10.07
Expense account	.....	126.27	.....	.....	.....
Total	$ 49,193.60	$ 49,443.11	$ 57,921.58	$ 62,406.21	$ 60,310.90
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,150.00	2,300.00	2,300.00	2,300.00	2,400.00
Undivided profits, net	1,226.77	.....	232.64	702.28	113.15
Bills payable	8,000.00	5,000.00	5,000.00	9,000.00	9,000.00
Individual deposits	21,898.99	26,141.57	34,753.17	28,434.48	25,492.57
Demand certificates of deposit	.....	1,000.00	.....	1,209.24	1,401.99
Time certificates of deposit	5,453.82	5,001.54	5,635.77	10,760.21	11,903.19
Certified checks	464.02	.....	.....	.....	.....
Total	$ 49,193.60	$ 49,443.11	$ 57,921.58	$ 62,406.21	$ 60,310.90

Examined March 9, 1915.
Directors—P. A. Ballard, C. R. Johnson, T. K. Propst.

NO. 190, STATE BANK.

FIRST STATE BANK OF MESITA, MESITA, COLORADO.

M. F. Tyler, President; W. G. Johnson, Vice-President; H. G. Wetherell, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 30,677.64	$ 28,387.15	$ 24,696.38	$ 23,593.95	$ 24,674.65
Loans and discounts (secured by collateral)	15,180.78	18,701.75	19,373.71	20,826.35	25,518.35
Overdrafts (secured and unsecured)	151.55	828.05	75.50	159.34	463.16
Furniture and fixtures	1,750.00	1,750.00	1,750.00	1,732.00	1,767.00
Due from reserve banks	2,700.49	6,975.52	6,304.19	6,906.26	4,471.89

FIRST STATE BANK OF MESITA, MESITA, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Currency	780.00	900.00	915.00	1,158.00	733.00
Gold	45.00	35.00	35.00	45.00	30.00
Silver and fractional coin	324.54	223.96	289.19	297.27	309.47
Total	$ 51,910.00	$ 57,801.43	$ 53,438.97	$ 54,718.17	$ 57,967.52
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	2,813.60	2,921.98	3,336.25	3,463.28	3,677.84
Notes rediscounted	11,535.00	8,869.85	1,600.00	.....	.....
Individual deposits	24,270.43	32,038.99	34,341.40	32,793.57	36,825.86
Demand certificates of deposit	.....	.....	.....	8,441.17	2,500.00
Time certificates of deposit	3,200.97	3,940.97	4,141.17	.....	4,950.17
Reserved for taxes	90.00	29.64	20.15	20.15	13.65
Total	$ 51,910.00	$ 57,801.43	$ 53,438.97	$ 54,718.17	$ 57,967.52

Examined June 9, 1915.
Directors—W. Guy Johnson, W. L. McCaslin, M. F. Tyler, H. G. Wetherell.

NO. 168, STATE BANK.

FIRST STATE BANK OF MILLIKEN, MILLIKEN, COLORADO.

S. T. Wilson, President; Thomas Berge, Vice-President; J. H. Wilson, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 6,471.75	$ 8,872.73	$ 9,792.38	$ 10,767.18	$ 12,845.64
Loans and discounts (secured by collateral)	6,488.61	7,651.19	6,029.44	8,789.97	10,670.39
Loans on real estate	2,160.50	2,060.50	2,060.50	2,060.50	1,936.58
Overdrafts (secured and unsecured)	26.15	48.42	57.03	38.45	.....
Other bonds and securities	834.37	842.52	632.93	706.18	316.55
Furniture and fixtures	2,215.00	2,140.00	2,140.00	2,140.00	2,140.00
Due from reserve banks	11,892.97	6,010.07	7,773.20	4,498.19	9,034.15
Currency	1,805.00	980.00	500.00	1,767.00	1,700.00
Gold	15.00	65.00	75.00	195.00	50.00
Silver and fractional coin	846.84	1,129.08	634.18	357.41	1,044.52
Total	$ 32,756.19	$ 29,799.51	$ 29,694.66	$ 31,319.88	$ 39,737.83
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	1,875.10	752.42	730.86	1,074.41	800.18
Individual deposits	16,885.16	13,913.59	14,402.82	13,744.77	22,194.35
Demand certificates of deposit	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Time certificates of deposit	2,298.01	2,658.01	2,744.43	4,855.53	5,062.56
Cashier's checks	197.92	1,075.49	316.55	145.17	180.74
Total	$ 32,756.19	$ 29,799.51	$ 29,694.66	$ 31,319.88	$ 39,737.83

Examined March 2, 1915.
Directors—Thomas Berge, C. E. Wilson, J. H. Wilson, S. T. Wilson.

NO. 205, STATE BANK.

BANK OF MOFFAT, MOFFAT, COLORADO.

Thomas Saffell, President; W. D. Chiles, Vice-President; G. E. Shearer, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 7,435.97	$ 7,638.76	$ 7,042.93	$ 7,677.29	$ 10,831.41
Loans and discounts (secured by collateral)	10,678.80	12,506.98	13,393.74	13,352.46	12,555.84
Loans on real estate	1,800.00	.....	.....	.....	.....
Overdrafts (secured and unsecured)	106.44	35.35	120.76	435.18	93.82
Other bonds and securities	1,588.64	1,929.98	1,298.14	918.94	250.53
Furniture and fixtures	1,235.33	1,235.33	1,235.33	1,235.33	1,235.33
Banking house	1,795.00	1,795.00	1,795.00	1,795.00	1,795.00
Other real estate	894.68	894.68	894.68	894.68	894.68
Due from banks (not reserve banks)	1,943.22	1,978.96	1,825.00	1,834.44	1,843.49
Cash items (not including checks on other banks)	.....	.....	.....	6.23	1.13
Due from reserve banks	2,161.44	4,002.24	5,656.08	2,993.61	2,543.52
Currency	1,263.00	594.00	877.00	816.00	705.00
Gold	475.00	500.00	435.00	885.00	445.00
Silver and fractional coin	299.95	411.73	290.44	324.66	234.18
Total	$ 31,677.47	$ 33,523.01	$ 34,864.10	$ 33,168.82	$ 33,428.93
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	100.00	500.00	500.00	500.00	500.00
Undivided profits, net	1,066.54	661.67	524.03	766.00	917.24
Bills payable	3,000.00	4,000.00	.....	2,000.00	3,700.00
Individual deposits	15,906.17	15,882.22	19,517.13	15,836.32	13,952.51
Demand certificates of deposit	.....	.....	1,800.00	1,800.00	1,800.00
Time certificates of deposit	979.02	1,651.42	2,241.68	1,841.68	1,795.91
Cashier's checks	625.74	827.70	251.26	424.82	763.27
Total	$ 31,677.47	$ 33,523.01	$ 34,864.10	$ 33,168.82	$ 33,428.93

Examined June 7, 1915.
Directors—W. D. Chiles, W. G. Kugler, Thomas Saffell, G. E. Shearer, Edwin Tobler.

NO. 223, STATE BANK.

THE WALLACE STATE BANK, MONTE VISTA, COLORADO.

John T. Wallace, President; R. L. Stitt, Vice-President; R. J. Kavalec, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 124,998.86	$ 121,554.02	$ 93,784.92	$ 112,629.32	$ 108,825.89
Loans and discounts (secured by collateral)	100,435.82	74,637.60	93,038.57	78,912.44	93,617.80
Loans on real estate	66,243.99	77,708.90	72,145.91	80,270.62	93,016.36
Overdrafts (secured and unsecured)	263.50	.....	73.00	97.96	47.96
Bonds to secure postal savings	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00

THE WALLACE STATE BANK, MONTE VISTA, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Other bonds and securities	1,498.92	3,160.20	387.50	922.30	470.51
Furniture and fixtures	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Banking house	16,233.87	16,233.87	16,233.87	16,233.87	16,233.87
Other real estate	9,350.04	9,468.22	9,468.22	9,468.22	9,468.22
Due from banks (not reserve banks)	1,983.98	11,787.48	4,933.73	2,023.12	1,331.95
Cash items (not including checks on other banks)	.....	59.00	.....	.....	.....
Due from reserve banks	55,843.66	101,101.74	94,118.79	64,804.11	46,733.53
Checks on other banks	921.61	1,020.37	1,000.83	426.39	1,882.72
Currency	9,803.00	7,420.00	10,107.00	8,079.00	6,528.00
Gold	3,190.00	3,475.00	3,940.00	4,055.00	4,492.50
Silver and fractional coin	2,687.94	2,880.21	3,282.32	3,750.61	4,330.91
Total	$ 400,455.19	$ 437,506.61	$ 409,514.66	$ 388,672.96	$ 393,980.22
LIABILITIES.					
Capital stock	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus fund	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net	16,024.87	1,686.90	2,236.27	2,340.86	717.17
Postal savings accounts	2,252.42	2,268.45	2,260.34	2,260.34	2,289.10
Dividends unpaid	.....	24.87	.....	.....	.....
Individual deposits	203,305.10	236,334.37	209,074.93	183,975.11	175,338.45
Due to banks (not reserve banks)	4,268.57	2,988.58	2,667.78	2,543.09	3,279.00
Demand certificates of deposit	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Time certificates of deposit	61,075.91	76,030.11	79,858.52	83,537.66	98,498.09
Certified checks	32.50	255.45	23.50	500.00	.....
Cashier's checks	995.82	5,417.88	893.32	1,015.90	1,358.41
Total	$ 400,455.19	$ 437,506.61	$ 409,514.66	$ 388,672.96	$ 393,980.22

Examined June 9, 1915.

Directors—R. G. Breckenridge, R. J. Kavalec, R. L. Stitt, Frances T. Wallace, John T. Wallace.

NO. 166, STATE BANK.

HOME STATE BANK, MONTROSE, COLORADO.

J. C. Seeley, President; J. S. Hill, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 35,215.55	$ 32,471.34	$ 30,545.79	$ 30,359.84	$ 29,348.50
Loans and discounts (secured by collateral)	25,185.02	31,069.90	38,792.30	39,506.30	39,570.70
Loans on real estate	9,350.00	9,080.18	6,080.00	6,080.00	6,080.00
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	3,209.21	4,647.28	4,189.36	5,056.35	4,325.11
Premium on bonds	35.41	35.41	35.41	35.41	35.41
Furniture and fixtures	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Due from reserve banks	18,856.98	34,571.55	19,502.89	12,186.19	22,080.67
Checks on other banks	2,354.23	513.48	1,569.54	642.80	2,573.93

Currency	3,642.00	2,292.00	2,395.00	2,666.00	3,493.00
Gold	155.00	5.00	200.00	20.00	80.00
Silver and fractional coin	321.83	313.79	362.96	470.56	577.44
Other resources	.....	.....	8.50	7.50	16.10
Total	$ 103,325.23	$ 119,999.93	$ 108,681.75	$ 102,030.95	$ 113,180.86
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Undivided profits, net	827.39	1,354.12	1,626.12	2,071.34	2,255.37
Savings accounts	3,563.76	3,640.37	2,811.63	2,356.52	2,482.99
Postal savings accounts	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Individual deposits	56,123.24	68,755.49	56,706.24	43,185.25	53,808.32
Time certificates of deposit	5,302.43	13,749.11	15,437.03	22,112.86	23,417.48
Certified checks	26.65	26.65	26.65	.....	.....
Cashier's checks	5,726.76	719.19	711.80	537.70	246.70
Reserved for taxes	755.00	755.00	362.28	362.28	.....
Other liabilities	.....	.....	.....	405.00	.....
Total	$ 103,325.23	$ 119,999.93	$ 108,681.75	$ 102,030.95	$ 113,180.86

Examined January 26, 1915; September 11, 1915.
Directors—J. C. Seeley, J. S. Hill, A. F. Reeves.

NO. 159, STATE BANK.

NEW CASTLE STATE BANK, NEW CASTLE, COLORADO.

C. C. Parks, President; J. W. Ritter, Vice-President; Edward Ewing, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 22,847.56	$ 25,557.76	$ 29,447.29	$ 29,621.33	$ 32,424.93
Loans and discounts (secured by collateral)	5,932.55	6,820.90	8,115.50	10,140.50	11,406.85
Loans on real estate	3,665.00	3,665.00	3,665.00	3,665.00	3,365.00
Overdrafts (secured and unsecured)	554.72	283.77	408.17	629.87	1,082.86
Other bonds and securities	9,376.67	8,233.34	6,024.09	6,227.99	5,708.94
Banking house	1,749.40	1,739.40	1,729.40	1,699.40	1,683.40
Due from reserve banks	29,276.95	31,327.93	15,893.71	6,742.89	2,316.75
Checks on other banks	61.55	48.00	75.00	188.00	101.65
Currency	1,479.00	1,209.00	970.00	1,757.00	509.00
Gold	1,290.00	970.00	10.00	745.00	1,995.00
Silver and fractional coin	297.45	406.95	445.05	119.95	468.35
Total	$ 76,530.85	$ 80,232.05	$ 66,783.21	$ 61,536.93	$ 61,062.73
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	3,500.00	3,500.00	3,500.00	3,500.00	4,000.00
Undivided profits, net	31.03	542.06	799.34	1,109.38	199.92
Dividends unpaid	400.00	.....	.....	.....	.....

NEW CASTLE STATE BANK, NEW CASTLE, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Individual deposits	51,755.11	56,435.57	43,833.87	39,103.68	39,151.41
Due to reserve banks	.....	.....	.....	.....	381.65
Demand certificates of deposit	10,844.71	9,754.42	8,650.00	7,823.87	7,329.75
Total	$ 76,530.85	$ 80,232.05	$ 66,783.21	$ 61,536.93	$ 61,062.73

Examined March 12, 1915; September 13, 1915.
Directors—James Ewers, Edward Ewing, J. Fred Kamm, J. A. MacRae, C. C. Parks, J. W. Ritter, Joseph Yule.

NO. 289, STATE BANK.

STATE BANK OF RAYMER, NEW RAYMER, COLORADO.

J. W. Hobbs, President; Claude Lacock, Vice-President; J. N. Quinn, Cashier.

RESOURCES.	Sept. 2, 1915
Cash items (not including checks on other banks)	$ 5.00
Due from reserve banks	10,653.51
Currency	410.00
Silver and fractional coin	174.25
Expense account	1.01
Total	$ 11,243.77
LIABILITIES.	
Capital stock	$ 10,000.00
Individual deposits	1,243.75
Other liabilities	.02
Total	$ 11,243.77

Directors—J. W. Hobbs, J. N. Quinn, Claude Lacock, C. L. Snyder, Fred L. Knapp, J. K. Norwood, Jess H. Beson, Charles E. Carlson, Charles H. Scott.

NO. 161, STATE BANK.

NI WOT STATE BANK, NI WOT, COLORADO.

N. M. Henry, President; F. L. Bolton, Vice-President; C. G. Walton, Cashier; Guy Dodd, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 15,901.98	$ 13,400.60	$ 13,048.10	$ 13,816.41	$ 19,488.60
Loans and discounts (secured by collateral)	7,022.78	6,478.78	6,789.08	6,509.08	7,484.58
Loans on real estate	7,374.00	5,274.00	5,274.00	5,274.00	3,300.00
Overdrafts (secured and unsecured)	10.12	40.47	.42	20.45	65.51
Other bonds and securities	6,000.00	12,827.06	14,747.03	12,138.09	5,000.00
Furniture and fixtures	1,200.00	1,100.00	1,100.00	1,100.00	1,100.00
Banking house	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00

Due from banks (not reserve banks)	756.00	2,200.00	454.80	216.00	.....
Cash items (not including checks on other banks)	48.50	23.49	.....	36.33	.....
Due from reserve banks	7,429.76	15,159.02	10,060.80	7,545.77	3,812.46
Checks on other banks	.....	1,206.00	54.76	.....	27.84
Currency	1,245.00	10.00	1,255.00	800.00	1,392.00
Gold	60.00	.....	.....	.....	25.00
Silver and fractional coin	352.17	444.62	403.38	455.28	418.25
Other resources	.....	.....	120.00	.....	.....
Total	$ 49,700.31	$ 60,464.04	$ 55,607.37	$ 50,211.41	$ 44,414.24
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,500.00	1,750.00	1,750.00	1,750.00	2,000.00
Undivided profits, net	1,598.35	440.69	653.76	939.95	462.48
Notes rediscounted	.....	.....	.....	.....	2,950.00
Individual deposits	26,969.56	36,245.62	31,988.50	26,219.44	21,304.83
Time certificates of deposit	9,632.40	12,027.73	11,215.11	11,302.02	7,696.93
Total	$ 49,700.31	$ 60,464.04	$ 55,607.37	$ 50,211.41	$ 44,414.24

Examined June 2, 1915.
Directors—N. M. Henry, S. E. Johnson, Thomas H. Jones, Guy Dodd.

NO. 91, PRIVATE BANK.

GALLOWAY BROTHERS AND ANDERSON, BANKERS, NORWOOD, COLORADO.

John R. Galloway, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 39,708.58	$ 35,421.21	$ 37,613.24	$ 38,339.27	$ 37,489.80
Loans and discounts (secured by collateral)	16,271.35	16,762.81	17,474.04	19,888.27	17,867.60
Loans on real estate	13,118.69	12,265.42	14,167.82	14,829.19	14,584.02
Overdrafts (secured and unsecured)	317.20	63.57	774.19	1,348.04	2,083.53
Other bonds and securities	.....	1,884.54	1,884.54	1,884.54	1,884.54
Furniture and fixtures	596.00	596.00	596.00	596.00	596.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate	8,387.35	8,387.35	8,387.35	8,387.35	8,387.35
Due from banks (not reserve banks)	3,689.03	1,224.51	.....	.....	.....
Cash items (not including checks on other banks)	1,884.54	.....	.....	.....	212.75
Due from reserve banks	12,781.61	19,059.55	19,985.61	28,430.25	2,849.11
Checks on other banks	475.93	779.45	622.82	959.40	113.52
Currency	2,765.00	2,256.00	1,665.00	6,311.00	1,149.00
Gold	1,330.00	2,040.00	2,500.00	2,610.00	2,760.00
Silver and fractional coin	120.07	422.77	219.83	190.12	554.11
Total	$ 103,445.35	$ 103,163.18	$ 107,890.44	$ 125,773.43	$ 92,471.33

GALLOWAY BROTHERS AND ANDERSON, BANKERS, NORWOOD, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	.....	1,373.60	1,373.60	1,373.60	1,373.60
Undivided profits, net	13,736.13	8,905.71	10,126.56	10,308.43	11,414.41
Bills payable	5,659.75	.....	5,757.41	5,757.41	5,257.41
Individual deposits	58,342.23	52,456.72	50,342.05	70,509.94	36,848.28
Due to banks (not reserve banks)	.....	.....	1,132.95	34.58	936.12
Due to reserve banks	.....	.....	75.57	.....	.....
Demand certificates of deposit	315.00	155.00	25.00	25.00	.....
Time certificates of deposit	10,390.44	25,265.50	24,055.50	22,762.67	21,602.21
Cashier's checks	1.80	6.65	1.80	1.80	39.30
Total	$ 103,445.35	$ 103,163.18	$ 107,890.44	$ 125,773.43	$ 92,471.33

Examined January 30, 1915.
Co-owners—Fred Anderson, H. R. Anderson, G. G. Galloway, John R. Galloway.

NO. 139, STATE BANK.

FIRST STATE BANK OF NUNN, NUNN, COLORADO.

B. F. Clark, President; Amos Entwistle, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 8,052.47	$ 7,901.48	$ 7,521.15	$ 8,906.48	$ 8,624.01
Loans and discounts (secured by collateral)	5,123.52	8,044.00	8,112.00	7,974.15	10,167.20
Loans on real estate	2,808.50	1,449.85	899.85	1,424.85	1,424.85
Overdrafts (secured and unsecured)	7.29	1.40	8.49	49.78	30.17
Other bonds and securities	3,065.47	3,709.94	2,123.67	2,442.67	2,175.40
Furniture and fixtures	1,265.00	1,265.00	1,265.00	1,265.00	1,265.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate	367.50	367.50	367.50	367.50	367.50
Cash items (not including checks on other banks)	116.32	464.41	69.29	.....	.....
Due from reserve banks	3,010.28	3,713.31	6,719.22	5,732.69	4,391.28
Currency	1,899.00	1,047.00	1,055.00	1,737.00	1,336.00
Gold	245.00	245.00	275.00	322.50	270.00
Silver and fractional coin	958.27	846.26	858.75	828.85	700.03
Total	$ 28,918.62	$ 31,055.15	$ 31,274.92	$ 33,051.47	$ 32,751.47
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,000.00	2,750.00	2,750.00	2,750.00	3,000.00
Undivided profits, net	1,043.81	123.53	244.10	355.78	78.68
Individual deposits	10,883.51	12,695.32	12,582.52	14,240.39	13,860.94
Demand certificates of deposit	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Time certificates of deposit	2,991.30	3,486.30	3,698.30	3,705.30	3,811.85
Total	$ 28,918.62	$ 31,055.15	$ 31,274.92	$ 33,051.47	$ 32,751.47

Examined April 1, 1915.
Directors—B. F. Clark, E. M. Clark, Amos Entwistle.

NO. 189, STATE BANK.

ROUTT COUNTY BANK, OAK CREEK, COLORADO.

E. L. Prentiss, President; Lord Ogilvy, Vice-President; William Allan Cliff, Jr., Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 15,016.01	$ 16,646.05	$ 19,607.97	$ 20,011.14	$ 20,808.88
Loans and discounts (secured by collateral)	21,504.55	21,552.75	21,546.97	21,310.22	19,452.06
Loans on real estate	8,790.58	10,157.39	10,028.27	11,816.33	12,854.07
Bonds to secure postal savings	8,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Other bonds and securities	16,536.65	4,260.99	4,424.49	4,420.62	3,331.67
Premium on bonds	248.60	228.60	228.60	228.60	228.60
Furniture and fixtures	2,985.61	3,015.56	3,027.56	3,027.56	3,027.56
Other real estate	1,148.97	1,149.39	1,022.25	981.41	923.51
Due from banks (not reserve banks)	183.64	274.17	108.68	359.40	43.33
Due from reserve banks	41,718.86	44,796.17	16,188.74	20,008.53	13,550.70
Currency	5,947.00	5,062.00	10,340.00	5,610.00	7,770.00
Gold	95.00	150.00	155.00	160.00	30.00
Silver and fractional coin	1,142.07	3,021.49	2,188.06	2,884.24	4,106.89
Expense account	.....	.....	.....	.....	188.93
Total	$ 123,317.57	$ 116,314.56	$ 94,866.59	$ 96,818.05	$ 92,316.20
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,125.00	1,125.00	1,125.00	1,125.00	1,225.00
Undivided profits, net	1,166.72	221.93	923.89	1,103.67	.....
Postal savings accounts	4,439.02	4,439.02	4,491.96	4,491.96	4,435.20
Individual deposits	83,068.05	85,788.80	63,567.47	61,606.81	47,320.97
Demand certificates of deposit	4,758.30	3,663.18	2,217.82	3,871.84	3,503.57
Time certificates of deposit	17,760.48	11,076.63	12,540.45	14,536.57	25,831.46
Certified checks	1,000.00	.....	.....	82.20	.....
Total	$ 123,317.57	$ 116,314.56	$ 94,866.59	$ 96,818.05	$ 92,316.20

Examined January 29, 1915; July 24, 1915.
Directors—William Allan Cliff, Jr., Lord Ogilvy, E. L. Prentiss.

NO. 93, PRIVATE BANK.

THE OLATHE BANKING COMPANY, OLATHE, COLORADO.

E. L. Osborn, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 35,324.54	$ 40,015.93	$ 37,776.44	$ 33,706.36	$ 40,633.11
Loans and discounts (secured by collateral)	42,753.52	29,789.59	35,415.40	39,764.45	30,309.30
Loans on real estate	17,500.00	20,057.17	19,642.17	20,642.17	20,642.17
Overdrafts (secured and unsecured)	193.34	169.69	83.88	102.82	74.73
Other bonds and securities	134.65	134.65	134.65	134.65	134.65

THE OLATHE BANKING COMPANY, OLATHE, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Furniture and fixtures	1,035.00	1,035.00	1,035.00	1,035.00	1,035.00
Banking house	5,200.00	5,100.00	5,137.55	5,137.55	5,137.55
Other real estate	.....	2,100.00	2,100.00	2,100.00	2,100.00
Due from banks (not reserve banks)	.....	17,886.20	5,218.48	.....	.....
Due from reserve banks	7,908.99	.....	.....	1,380.15	3,862.33
Checks on other banks	13.40	.....	542.25	344.89	536.66
Currency	3,908.00	3,314.00	3,063.00	1,290.00	2,627.00
Gold	1,995.00	1,620.00	1,500.00	1,800.00	1,680.00
Silver and fractional coin	563.56	953.14	227.38	487.19	651.33
Total	$ 116,530.00	$ 122,175.37	$ 111,876.20	$ 107,925.23	$ 109,423.83
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits, net	3,741.15	4,709.26	577.44	1,460.41	1,748.37
Savings accounts	656.72	679.78	865.93	907.48	1,031.70
Individual deposits	40,375.41	47,631.11	42,238.34	32,950.65	36,387.29
Demand certificates of deposit	.....	637.50	268.88	5,224.81	5,000.00
Time certificates of deposit	20,667.97	17,418.97	17,116.04	16,577.31	15,256.47
Certified checks	5.00	5.00	5.00	.....	.....
Reserved for taxes	.....	.....	804.57	804.57	.....
Other liabilities	1,083.75	1,093.75	.....	.....	.....
Total	$ 116,530.00	$ 122,175.37	$ 111,876.20	$ 107,925.23	$ 109,423.83

Examined March 4, 1915; September 13, 1915.

Co-partners—T. B. Townsend, C. B. Akard, E. L. Osborn, E. R. Furstenfeld, Gus A. Frost, Joel Dickerson, Azel Dickerson, George McKnight, A. I. Jones, A. T. Hawkyard, I. N. Loper, O. H. Maas, Jacob Moser, E. G. Dennis.

NO. 249, STATE BANK.

THE CITIZENS STATE BANK, ORDWAY, COLORADO.

M. T. Nelson, President; A. R. Widick, Vice-President; W. C. Walker, Vice-President; Everett Nelson, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 24,978.14	$ 33,583.52	$ 30,412.68	$ 26,222.74	$ 24,525.71
Loans and discounts (secured by collateral)	18,612.83	17,857.92	19,945.62	23,505.53	27,842.15
Overdrafts (secured and unsecured)	62.31	61.82	9.22	2.06	145.01
Other bonds and securities	9,383.22	11,289.69	1,097.06	1,771.44	1,433.54
Furniture and fixtures	1,776.67	1,776.67	1,785.82	1,785.82	1,785.82
Due from banks (not reserve banks)	.76	.76	.76	.76	.....
Cash items (not including checks on other banks)	.....	.....	7.88	.....	31.92
Due from reserve banks	28,530.58	12,616.13	15,117.02	12,722.16	7,551.21
Checks on other banks	493.46	1,037.47	2,386.46	514.50	124.22
Currency	4,379.00	1,765.00	5,286.00	3,680.00	2,656.00
Gold	1,480.00	1,635.00	1,710.00	1,780.00	1,865.00

Silver and fractional coin	1,497.01	899.60	664.67	455.22	397.46
Other resources	1,364.55	559.85	45.00	248.56	5,753.70
Total	$ 92,558.53	$ 83,083.43	$ 78,468.19	$ 72,688.79	$ 74,111.74
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Undivided profits, net	1,508.39	140.38	759.78	1,110.18	829.45
Bills payable	.....	.....	6,400.00	10,000.00	8,000.00
Individual deposits	70,630.58	63,924.32	51,826.68	41,972.38	45,085.45
Demand certificates of deposit	48.75	50.15	50.15	50.15	50.15
Time certificates of deposit	4,170.81	2,768.58	3,231.58	3,356.08	3,946.69
Total	$ 92,558.53	$ 83,083.43	$ 78,468.19	$ 72,688.79	$ 74,111.74

Examined July 19, 1915.
Directors—M. T. Nelson, A. R. Widick, W. C. Walker, Peter Kaiser, Everett Nelson.

No. 186, STATE BANK.

OTIS STATE BANK, OTIS, COLORADO.

M. B. Holland, President; F. S. Huston, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 19,893.60	$ 24,893.93	$ 24,670.52	$ 32,035.17	$ 38,979.78
Loans and discounts (secured by collateral)	25,092.25	23,097.00	28,440.66	32,062.10	31,367.94
Overdrafts (secured and unsecured)	133.55	111.10	202.32	479.25	179.05
Other bonds and securities	862.35	2,065.85	2,814.50	1,918.88	1,884.58
Furniture and fixtures	735.00	473.51	993.00	993.00	993.00
Banking house	910.00	1,277.35	1,287.35	1,302.15	1,302.15
Cash items (not including checks on other banks)	.....	113.59	10.00	157.70	21.55
Due from reserve banks	25,850.12	21,139.50	28,295.03	23,319.54	3,245.02
Checks on other banks	23.70	407.10	322.22	152.11	126.88
Currency	791.00	1,347.00	1,514.00	2,018.00	1,579.00
Gold	15.00	35.00	85.00	105.00	90.00
Silver and fractional coin	321.00	697.23	564.35	113.25	441.15
Total	$ 74,627.57	$ 75,658.16	$ 89,198.95	$ 94,686.15	$ 80,210.10
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net	3,820.66	622.77	1,965.81	3,498.06	4,227.29
Individual deposits	56,681.07	56,267.07	64,009.99	65,380.38	49,623.21
Demand certificates of deposit	.50	.....	.....	.....	.....
Time certificates of deposit	2,125.34	5,768.32	10,223.15	12,807.71	13,359.60
Total	$ 74,627.57	$ 75,658.16	$ 89,198.95	$ 94,686.15	$ 80,210.10

Examined February 12, 1915.
Directors—M. B. Holland, P. J. Sullivan, T. J. Sullivan.

NO. 270, STATE BANK.

THE CITIZENS STATE BANK OF OURAY, OURAY, COLORADO.

Thomas C. Mostyn, President; B. H. DuPraw, Vice-President; David Boyd, Cashier; Ralph Kullerstrand, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 31,098.92	$ 28,615.55	$ 28,747.51	$ 32,544.06	$ 33,413.53
Loans and discounts (secured by collateral)	16,541.66	17,558.61	23,887.42	23,695.82	25,512.10
Loans on real estate	3,728.63	6,047.43	6,028.60	6,028.60	7,400.60
Overdrafts (secured and unsecured)	110.51	365.90	112.91	128.62	26.64
Other bonds and securities	2,173.97	2,192.92	42.00	46.00	58.00
Furniture and fixtures	1,461.33	1,461.33	1,461.33	1,495.63	1,495.63
Cash items (not including checks on other banks)	53.45	.....	.....	40.40	44.00
Due from reserve banks	23,896.50	24,879.92	25,658.26	23,562.00	33,143.31
Checks on other banks	2,198.50	868.75	501.16	2,125.70	5,033.22
Currency	4,163.00	6,786.00	5,207.00	5,564.00	4,249.00
Gold	1,237.50	517.50	727.50	637.50	955.00
Silver and fractional coin	1,105.40	529.88	987.85	750.50	1,328.95
Total	$ 87,769.37	$ 89,823.79	$ 93,361.54	$ 96,618.83	$ 112,659.98
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	.....	.....	.....	.....	1,000.00
Undivided profits, net	1,146.58	567.62	1,523.32	1,478.82	558.51
Individual deposits	43,505.68	41,957.60	41,890.53	46,776.02	59,267.51
Due to banks (not reserve banks)	484.26	364.66	262.58	50.65	493.83
Demand certificates of deposit	.....	.....	2,500.00	2,500.00	2,500.00
Time certificates of deposit	27,257.85	31,605.18	31,883.71	30,662.99	32,367.60
Certified checks	.....	.....	300.00	148.95	30.00
Cashier's checks	375.00	328.73	1.40	1.40	1,442.53
Total	$ 87,769.37	$ 89,823.79	$ 93,361.54	$ 96,618.83	$ 112,659.98

Examined January 27, 1915.

Directors—C. G. Bennett, Ed Arps, Fred Carroll, B. H. DuPraw, M. Orendorf, L. A. Mostyn, John T. Roberts, Jr.

NO. 94, PRIVATE BANK.

MINERS AND MERCHANTS BANK, OURAY, COLORADO.

E. J. Bent, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 42,234.00	$ 46,729.26	$ 41,645.00	$ 29,949.60	$ 14,722.00
Loans and discounts (secured by collateral)	2,010.00	2,055.00	4,035.25	3,037.80	3,389.80
Loans on real estate	1,095.00	1,095.00	1,095.00	1,095.00	1,095.00
Overdrafts (secured and unsecured)	86.74	236.79	103.31	137.39	40.71
Other bonds and securities	181,132.63	180,100.00	180,100.00	182,582.41	186,179.73
Due from banks (not reserve banks)	1,410.03	1,589.45	7,378.44	6,614.02	8,183.78

Due from reserve banks	18,346.34	30,775.38	20,874.44	10,742.23	45,320.32
Checks on other banks	1,398.78	355.23	2,113.99	1,517.41	387.56
Currency	20,244.00	15,746.00	13,188.00	10,684.00	13,646.00
Gold	400.00	4,363.00	4,138.50	4,423.50	4,688.50
Silver and fractional coin	2,258.45	2,474.85	2,334.80	2,491.70	1,762.25
Total	$ 270,615.97	$ 285,519.96	$ 277,006.73	$ 253,275.06	$ 279,415.68
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net	1,710.59	2,281.63	2,606.47	2,793.87	2,800.43
Individual deposits	124,633.62	142,369.77	132,195.36	108,976.35	140,404.79
Due to banks (not reserve banks)	3,975.41	1,142.57	1,853.44	1,693.63	4,575.48
Demand certificates of deposit	12,984.55	8,042.40	7,599.11	7,718.16	7,032.31
Time certificates of deposit	96,060.78	101,020.25	101,937.14	101,151.89	93,629.66
Reserved for interest	2,792.71	2,437.08	2,509.87	2,565.82	2,742.74
Reserved for taxes	958.31	726.26	805.34	875.34	730.27
Total	$ 270,615.97	$ 285,519.96	$ 277,006.73	$ 253,275.06	$ 279,415.68

Examined January 28, 1915.
Owner—The Thatcher Brothers Investment Company.

NO. 147, STATE BANK.

CITIZENS STATE BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS, COLORADO.

Fred Catchpole, President; J. S. Hatcher, Vice-President; L. J. Catchpole, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 63,374.60	$ 71,326.05	$ 70,187.05	$ 70,851.55	$ 106,830.55
Loans and discounts (secured by collateral)	96,871.15	76,378.19	67,509.32	67,939.96	35,632.16
Loans on real estate	31,876.74	27,537.45	23,462.10	23,462.10	30,883.10
Overdrafts (secured and unsecured)	.....	1.79	16.85	64.06	415.03
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	5,869.41	4,617.01	3,737.01	4,803.16	4,730.41
Furniture and fixtures	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Banking house	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other real estate	.....	.....	1,378.59	1,378.59	1,378.59
Due from banks (not reserve banks)	4,201.47	.....	.....	.....	.....
Cash items (not including checks on other banks)	17.92	.....	.....	.....	3,474.80
Due from reserve banks	30,858.22	28,600.84	40,467.98	39,536.61	21,309.35
Currency	6,151.00	7,238.00	8,021.00	4,383.00	6,711.00
Gold	2,420.00	2,625.00	2,735.00	3,010.00	3,520.00
Silver and fractional coin	1,391.66	1,184.50	1,849.02	1,131.05	1,439.02
Total	$ 250,832.17	$ 227,308.83	$ 227,163.92	$ 224,360.08	$ 224,124.01
LIABILITIES.					
Capital stock	$ 16,000.00	$ 16,000.00	$ 16,000.00	$ 16,000.00	$ 16,000.00
Surplus fund	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00

CITIZENS STATE BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Undivided profits, net	2,156.41	1,871.44	2,340.93	3,429.78	3,697.83
Postal savings accounts	967.47	918.31	918.31	918.31	929.71
Individual deposits	166,749.09	147,787.80	150,815.90	146,193.91	134,824.25
Due to banks (not reserve banks)	.....	52.88	288.77	2,616.60	1,540.87
Demand certificates of deposit	291.19	113.00	538.00	538.00	313.00
Time certificates of deposit	35,313.15	38,890.20	36,092.38	34,555.38	46,720.53
Certified checks	19.86	.....	15.83	.....	.....
Cashier's checks	9,335.00	1,675.20	153.80	108.10	97.82
Total	$ 250,832.17	$ 227,308.83	$ 227,163.92	$ 224,360.08	$ 224,124.01

Examined February 12, 1915.
Directors—David Hersch, J. L. Dowell, Fred Catchpole, J. S. Hatcher, L. J. Catchpole.

NO. 138, PRIVATE BANK.

BANK OF PALISADES, PALISADES, COLORADO.

John D. Reeder, Cashier; John I. Birkett, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 37,243.36	$ 37,577.58	$ 39,396.47	$ 34,016.56	$ 33,096.87
Loans and discounts (secured by collateral)	15,072.49	15,048.32	13,718.32	14,638.32	14,077.82
Loans on real estate	23,143.03	24,213.17	25,122.42	23,050.25	21,450.25
Overdrafts (secured and unsecured)	72.97	131.20	704.51	1,426.90	1,098.85
Other bonds and securities	11,195.67	8,715.45	5,935.46	4,672.07	3,778.92
Furniture and fixtures	1,225.00	1,255.00	1,255.00	1,255.00	1,255.00
Other real estate	17,141.84	17,086.09	17,086.09	16,538.63	16,357.63
Due from banks (not reserve banks)	3,396.92	2,396.92	1,896.92	1,896.92	1,896.92
Cash items (not including checks on other banks)	78.13	309.10	5.00	.....	50.00
Due from reserve banks	7,144.00	12,891.29	9,982.50	10,574.47	10,357.61
Checks on other banks	1,043.99	406.38	949.30	268.10	938.19
Currency	9,469.00	3,243.00	3,768.00	2,101.00	3,536.00
Gold	365.00	400.00	110.00	200.00	295.00
Silver and fractional coin	1,361.20	1,115.56	734.05	507.16	1,401.82
Expense account	73.86	416.37	843.35	648.80	1,357.03
Total	$ 128,026.46	$ 125,205.43	$ 121,507.39	$ 111,794.18	$ 111,547.91
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Individual deposits	67,951.49	64,901.49	61,245.45	48,770.79	52,247.22
Demand certificates of deposit	1,656.08	2,891.88	2,779.45	4,366.58	3,501.61
Time certificates of deposit	43,418.89	42,412.06	42,482.49	43,656.81	40,799.08
Total	$ 128,026.46	$ 125,205.43	$ 121,507.39	$ 111,794.18	$ 111,547.91

Examined March 16, 1915; September 22, 1915.
Liquidated November 27, 1915.

Co-owners—C. A. Seymour, Charles Jackson, J. H. Caldwell, Mrs. V. H. Caldwell, Louise B. Hugus, Annetta O. H. Carroll, R. H. Davis, E. M. Davis, E. E. Davis, V. B. Caldwell, Jr., A. N. Seymour, J. A. Rendle, C. A. Booth, F. L. Rusk, J. C. Davis, Jr., E. S. Beall, Ella M. Davis, J. H. Brodt, T. E. Lewis, C. E. Baird, Clay Shaw, W. W. Saley, M. Greenfield, R. Barber, A. R. Rendle, Marshall Rendle, J. A. Rendle, Jr., E. R. Rendle, A. E. Carroll, William Daley, Victor Moulton, H. W. Hansen, G. W. Dow, H. H. Wood, Leslie Kimsey, C. F. Brown, G. E. Archer, L. L. Offerle, Ada C. Moulton, W. C. Barker, R. H. Bancroft, S. A. Sherman, J. V. Barnes, L. C. Bostwick, Mrs. R. Murray, R. R. Horth, H. Gordon, James Wadge, J. B. Caldwell, S. S. Caldwell, Mrs. George Dow, J. P. Schilz, E. V. Brobeck, Alvin N. Seymour, Rachel H. Beall, D. R. Caldwell, Julia Caldwell, E. O. Lloyd, V. B. Caldwell, Trustee; Carrie W. Brodt, B. W. Brodt, A. F. Brodt, Blanche B. Hugus, L. B. Hugus, V. B. Caldwell, E. M. Davis, Trustee; J. D. Reeder, J. W. Rigby, R. G. Brodt, A. C. Moulton, A. P. Wood, L. H. Spilker, W. Simms, H. E. Monson, G. Likes, J. E. Osborne, Fred Kelly, D. W. France.

NO. 97, STATE BANK.

THE FRUIT EXCHANGE STATE BANK, PAONIA, COLORADO.

Weldon Hammond, President; T. T. Duffield, Vice-President; W. T. Baetjer, Cashier; H. L. Curtiss, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 83,176.19	$ 80,637.54	$ 83,594.35	$ 82,686.38	$ 66,819.24
Loans and discounts (secured by collateral)	16,397.40	12,627.65	9,866.00	8,481.05	20,348.65
Loans on real estate	12,205.36	14,205.36	11,833.91	17,069.56	24,469.56
Overdrafts (secured and unsecured)	755.05	754.98	518.37	78.23	435.18
Other bonds and securities	31,104.50	31,993.66	30,750.33	32,235.89	31,874.77
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate	8,006.37	8,006.37	8,006.37	8,006.37	8,006.37
Due from banks (not reserve banks)	3,568.77	5,980.24	2,007.48	1,861.19	437.23
Due from reserve banks	19,097.81	20,468.70	22,039.09	16,531.51	17,919.75
Checks on other banks	17.73	270.98	237.72	36.85	227.80
Currency	7,700.00	5,156.00	3,050.00	3,786.00	4,725.00
Gold	1,200.00	2,500.00	3,000.00	2,747.50	1,595.00
Silver and fractional coin	832.13	1,462.11	2,085.58	2,258.97	2,864.76
Total	$ 186,561.91	$ 186,563.59	$ 180,089.20	$ 178,279.50	$ 182,223.31
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Undivided profits, net	739.41	380.41	1,055.92	1,903.03	684.93
Bills payable	.....	.....	.....	.....	5,000.00
Individual deposits	81,438.50	79,702.54	73,732.30	66,839.18	62,442.32
Time certificates of deposit	66,384.00	68,480.64	67,300.98	71,537.29	76,096.06
Total	$ 186,561.91	$ 186,563.59	$ 180,089.20	$ 178,279.50	$ 182,223.31

Examined January 15, 1915; September 14, 1915.

Directors—Weldon Hammond, T. T. Duffild, W. T. Baetjer, H. L. Curtiss, William Wootton.

NO. 221, STATE BANK.

THE PARKER STATE BANK, PARKER, COLORADO.

C. B. Ames, President; W. M. Lewis, Vice-President; F. B. Hood, Cashier

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 21,272.03	$ 21,265.25	$ 23,867.99	$ 22,440.52	$ 24,545.23
Loans and discounts (secured by collateral)	10,835.68	10,442.78	15,390.46	19,162.06	18,495.53
Loans on real estate	4,550.00	4,050.00	4,994.45	4,500.00	5,900.00
Overdrafts (secured and unsecured)	89.61	.....	15.00	.....	.....
Other bonds and securities	237.15	348.40	459.65	359.65	188.40
Furniture and fixtures	1,550.00	1,550.00	1,550.00	1,550.00	1,607.73
Banking house	1,029.00	1,029.00	1,029.00	1,029.00	1,020.00
Cash items (not including checks on other banks)	1,427.50	287.10	60.00	.....	.....
Due from reserve banks	12,177.72	14,355.09	7,605.67	9,922.72	5,026.62
Checks on other banks	16.40	.....	51.20	67.02	.....
Currency	1,607.00	1,019.00	820.00	1,211.00	1,378.00
Gold	85.00	85.00	200.00	280.00	160.00
Silver and fractional coin	131.06	265.52	202.18	504.05	501.42
Total	$ 55,008.15	$ 54,697.14	$ 56,245.60	$ 61,026.02	$ 58,822.93
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	500.00	500.00	500.00	600.00
Undivided profits, net	1,928.59	726.58	1,141.22	1,444.28	587.69
Bills payable	4,000.00	4,000.00	4,000.00	4,000.00	6,000.00
Individual deposits	32,811.19	32,988.68	33,002.72	33,676.57	31,923.87
Demand certificates of deposit	.....	.....	.....	.....	3,178.35
Time certificates of deposit	6,268.37	6,481.88	7,601.66	11,405.17	6,533.02
Total	$ 55,008.15	$ 54,697.14	$ 56,245.60	$ 61,026.02	$ 58,822.93

Examined July 2, 1915.
Directors—C. B. Ames, W. M. Lewis, F. B. Hood.

NO. 251, STATE BANK.

PIERCE EXCHANGE BANK, PIERCE, COLORADO.

J. E. Shafer, President; W. F. Lindemann, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	3,892.86	4,892.91	4,945.41	4,724.61	5,729.36
Loans and discounts (secured by collateral)	5,553.75	6,819.93	5,697.00	6,828.75	6,305.75
Loans on real estate	160.00	160.00	.....	.....	.....
Other bonds and securities	415.35	603.72	603.72	603.72	459.37
Furniture and fixtures	1,278.10	1,278.10	1,278.10	1,278.10	1,278.10
Other real estate	56.00	56.00	56.00	56.00	56.00

Cash items (not including checks on other banks)	32.77	1.00	.....	68.00	256.56
Due from reserve banks	5,491.08	3,215.27	2,151.57	2,030.95	719.60
Checks on other banks	28.00	.....	18.65	.....	5.62
Currency	1,131.00	1,174.00	532.00	773.00	578.00
Gold	.....	5.00	10.00	.....	.....
Silver and fractional coin	689.21	262.61	364.65	407.70	133.34
Other resources	36.00	344.40	277.94	.....	.....
Expense account	.....	.....	.....	.....	213.42
Total	$ 18,764.12	$ 18,812.94	$ 15,935.04	$ 16,770.83	$ 15,735.12
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	119.62	24.77	7.02	18.10	.....
Bills payable	.....	.....	.....	1,800.00	800.00
Individual deposits	7,874.30	8,160.24	5,232.62	4,456.93	4,389.32
Time certificates of deposit	770.20	627.93	695.40	495.80	545.80
Total	$ 18,764.12	$ 18,812.94	$ 15,935.04	$ 16,770.83	$ 15,735.12

Examined April 1, 1915.
Directors—E. M. Cashman, W. F. Lindemann, John E. Shafer.

NO. 95, PRIVATE BANK.

PITKIN BANK, PITKIN, COLORADO.

E. R. Williams, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 125.00	$ 125.00	$ 145.00	$ 145.00	$ 125.00
Loans and discounts (secured by collateral)	275.00	275.00	275.00	275.00	265.00
Overdrafts (secured and unsecured)	13.61	.....	3.77	31.15	.....
Other bonds and securities	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Furniture and fixtures	500.00	500.00	500.00	500.00	500.00
Banking house	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Due from banks (not reserve banks)	219.92	397.25	309.39	133.14	423.84
Cash items (not including checks on other banks)	107.50	50.00	50.00	50.00	50.00
Due from reserve banks	11,953.59	13,508.71	11,708.17	11,665.77	11,488.31
Checks on other banks	223.45	593.19	521.85	345.55	376.85
Currency	2,530.00	1,101.00	2,455.00	2,266.00	1,373.00
Gold	5.00	.....	.....	.....	.....
Silver and fractional coin	177.05	101.18	136.67	90.18	116.37
Total	$ 29,630.15	$ 30,154.54	$ 29,604.85	$ 29,001.79	$ 31,218.37
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	134.44	52.30	100.86	113.01	190.00
Individual deposits	18,850.71	19,281.59	18,578.99	17,789.93	20,491.37
Demand certificates of deposit	645.00	820.65	925.00	1,098.85	627.00
Total	$ 29,630.15	$ 30,154.54	$ 29,604.85	$ 29,001.79	$ 31,218.37

Examined March 1, 1915; September 7, 1915.
Owners—R. R. Williams, E. R. Williams.

NO. 172, STATE BANK.

PROCTOR STATE BANK, PROCTOR, COLORADO.

George A. Henderson, President; D. J. Blue, Jr., Vice-President; P. R. Lacalli, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 5,125.40	$ 8,518.03	$ 8,215.16	$ 11,531.90	$ 14,075.63
Loans and discounts (secured by collateral)	8,627.15	6,792.89	9,742.50	9,258.47	8,990.52
Loans on real estate	.....	300.00	1,150.00	1,150.00	1,150.00
Overdrafts (secured and unsecured)	227.72	49.03	51.94	72.91	138.80
Other bonds and securities	2,592.94	2,784.02	2,286.67	2,286.67	2,401.92
Furniture and fixtures	1,212.50	1,162.50	1,162.50	1,162.50	1,162.50
Banking house	1,450.00	1,400.00	1,400.00	1,400.00	1,400.00
Cash items (not including checks on other banks)	.....	.....	12.50	.....	185.02
Due from reserve banks	4,885.13	4,491.75	3,962.33	1,850.41	1,155.82
Checks on other banks	1.00	.....	73.05	47.80	148.61
Currency	840.00	996.00	305.00	615.00	346.00
Gold	50.00	.....	25.00	.....	.....
Silver and fractional coin	151.60	233.30	124.98	226.54	211.51
Other resources	.....	3.44	3.37	4.61	3.27
Expense account	.....	57.81	48.38	67.87	332.00
Total	$ 25,163.44	$ 26,788.77	$ 28,563.38	$ 29,674.68	$ 31,701.60
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,190.62	1,190.62	1,190.62	1,190.62
Undivided profits, net	444.19	.....	.....	.....	.....
Bills payable	.....	.....	.....	3,000.00	5,000.00
Individual deposits	10,013.61	10,321.89	12,096.50	9,886.27	10,309.36
Time certificates of deposit	3,605.64	5,276.26	5,276.26	5,597.79	5,101.62
Cashier's checks	100.00	.....	.....	.....	100.00
Total	$ 25,163.44	$ 26,788.77	$ 28,563.38	$ 29,674.68	$ 31,701.60

Examined March 2, 1915.

Directors—D. J. Blue, Jr., G. E. Crawford, J. N. Hanie, George A. Henderson, P. R. Lacalli.

NO. 96, STATE BANK.

INTERNATIONAL BANK OF COMMERCE, PUEBLO, COLORADO.

F. A. Bracken, President; E. F. Ford, Vice-President; J. Q. Greene, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 74,561.55	$ 81,531.59	$ 81,481.23	$ 73,102.09	$ 48,281.75
Loans and discounts (secured by collateral)	25,774.54	37,815.40	39,824.31	46,761.50	36,383.00
Loans on real estate	33,085.45	22,285.45	22,285.45	22,285.45	32,057.75
Overdrafts (secured and unsecured)	1,704.43	1,047.50	858.68	570.36	262.04
Bonds to secure postal savings	5,000.00	5,000.00	5,000.00	5,000.00	3,000.00

Other bonds and securities	4,085.98	2,734.40	2,872.14	2,079.24	2,079.24
Premium on bonds	225.00	225.00	225.00	225.00	122.03
Furniture and fixtures	5,950.00	5,925.00	5,925.00	5,925.00	5,925.00
Other real estate	3,600.00	3,600.00	4,900.00	4,900.00	14,900.00
Due from banks (not reserve banks)	4,352.36	2,364.60	2,236.33	2,131.22	1,119.41
Cash items (not including checks on other banks)	297.30	155.30	.....	15.00	.....
Due from reserve banks	17,469.24	17,486.62	7,356.93	5,982.24	6,453.67
Checks on other banks	3,826.75	2,427.89	1,718.32	2,329.06	7,691.62
Currency	3,456.00	8,246.00	6,747.00	3,680.00	7,480.00
Gold	787.50	1,700.00	760.00	825.00	900.00
Silver and fractional coin	1,086.87	1,314.84	990.54	836.49	1,218.38
Other resources	1,125.00	1,115.80	15.00	15.00	46.60
Expense account	.....	.....	943.68	.....	2,498.08
Total	$ 186,387.97	$ 194,975.39	$ 184,139.61	$ 176,662.65	$ 170,418.57
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	2,000.00	2,000.00	2,000.00	1,345.98	1,345.98
Undivided profits, net	130.35	251.42	.....	.....	.....
Bills payable	.....	.....	28,700.00	28,500.00	27,619.75
Notes rediscounted	.....	4,000.00	3,700.00	2,500.00	2,899.00
Savings accounts	49,050.53	48,837.95	34,237.12	31,211.25	30,992.48
Postal savings accounts	2,552.53	2,584.71	2,573.86	2,573.86	2,605.84
Individual deposits	70,119.74	81,099.39	59,422.67	55,029.49	52,077.40
Demand certificates of deposit	10,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	21,771.87	20,785.37	18,013.82	20,034.17	16,710.70
Certified checks	61.40	31.40	.....	15.00	50.00
Cashier's checks	701.55	385.15	492.14	452.90	1,117.42
Total	$ 186,387.97	$ 194,975.39	$ 184,139.61	$ 176,662.65	$ 170,418.57

Examined June 18, 1915; October 2, 1915.
Directors—F. A. Bracken, J. Q. Greene, E. F. Ford, W. K. Greene, J. W. Davidson, H. B. Killough, W. A. Jones.
Taken possession by the State Bank Commissioner October 2, 1915.

NO. 101, STATE BANK.

MINNEQUA BANK OF PUEBLO, PUEBLO, COLORADO.

M. D. Thatcher, President; Fred O. Roof, Vice-President; H. E. Wheeler, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 278,195.46	$ 265,244.42	$ 268,248.60	$ 229,887.35	$ 219,394.77
Loans and discounts (secured by collateral)	125,546.33	121,534.68	116,620.56	139,226.66	116,828.55
Loans on real estate	70,216.80	68,550.22	64,721.68	81,379.31	72,516.22
Overdrafts (secured and unsecured)	229.23	592.81	661.52	467.37	1,032.30
Bonds to secure postal savings	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Other bonds and securities	65,112.49	73,577.81	69,943.34	75,896.40	108,962.69
Furniture and fixtures	4,210.00	4,210.00	4,210.00	4,210.00	4,210.00
Other real estate	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00

MINNEQUA BANK OF PUEBLO, PUEBLO, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Due from banks (not reserve banks)	303.35	.....	1,417.50	746.65	.....
Due from reserve banks	171,281.71	186,915.43	160,439.87	136,710.83	227,053.47
Checks on other banks	7,605.36	9,770.65	7,588.71	9,076.96	8,033.42
Currency	19,624.00	22,269.00	31,539.00	23,792.00	16,264.00
Gold	16,675.00	10,215.00	4,445.00	22,555.00	25,095.00
Silver and fractional coin	3,509.23	3,494.21	6,229.92	12,745.80	9,069.63
Total	$ 772,008.96	$ 775,874.23	$ 745,565.70	$ 746,194.33	$ 817,960.05
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits, net	1,487.41	2,100.90	3,640.47	7,680.38	2,055.96
Savings accounts	359,958.81	348,348.31	343,647.75	340,244.72	349,522.62
Postal savings accounts	3,413.38	3,453.17	3,413.92	3,413.92	3,456.49
Individual deposits	266,823.76	288,205.96	261,021.07	262,603.31	304,845.72
Due to banks (not reserve banks)	58,214.42	43,625.53	36,512.60	31,791.20	64,363.62
Demand certificates of deposit	15,410.66	26,059.56	31,192.94	29,663.94	30,572.91
Certified checks	4,002.00	.....	.....	.....	.....
Cashier's checks	1,844.28	1,231.62	1,556.70	5,228.41	791.50
Reserved for interest	.....	1,960.21	3,958.49	4,985.30	1,913.82
Reserved for taxes	854.24	888.97	621.76	583.15	437.41
Total	$ 772,008.96	$ 775,874.23	$ 745,565.70	$ 746,194.33	$ 817,960.05

Examined June 15, 1915.
Directors—M. D. Thatcher, Fred O. Roof, H. E. Wheeler.

NO. 174, TRUST COMPANY.

THE PUEBLO SAVINGS AND TRUST COMPANY, PUEBLO, COLORADO.

Alva Adams, President; M. D. Thatcher, Vice-President; W. K. Dudley, Cashier; Dwight C. Meigs, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 431,845.82	$ 397,823.10	$ 418,996.30	$ 421,658.12	$ 430,559.13
Loans and discounts (secured by collateral)	393,478.99	414,844.37	414,898.62	416,421.67	447,308.25
Loans on real estate	268,128.48	267,786.24	268,899.48	276,599.48	291,834.48
Overdrafts (secured and unsecured)	861.09	456.40	181.99	158.29	636.66
Bonds to secure postal savings	19,950.00	19,950.00	19,950.00	19,950.00	19,950.00
Other bonds and securities	382,650.06	392,610.38	414,454.69	449,883.64	438,430.27
Other real estate	19,057.26	24,665.37	22,934.72	22,847.51	23,847.51
Cash items (not including checks on other banks)	2,244.47	1,537.44	1,366.13	308.71	7,867.77
Due from reserve banks	652,171.33	639,491.29	688,263.21	655,856.50	554,093.84
Checks on other banks	11,718.96	8,881.04	9,319.70	6,002.72	8,433.89
Currency	47,344.00	43,382.00	49,579.00	49,021.00	46,437.00
Gold	825.00	705.00	1,097.50	1,130.00	610.00

Silver and fractional coin	3,806.40	1,866.45	2,349.25	2,457.90	2,639.60
Other resources	.....	175.00	143.00	175.00	245.00
Total	$2,234,081.86	$2,205,174.08	$2,312,433.59	$2,322,470.54	$2,272,893.40
LIABILITIES.					
Capital stock	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus fund	85,000.00	90,000.00	90,000.00	90,000.00	90,000.00
Undivided profits, net	10,160.71	5,480.45	9,564.50	12,126.28	7,547.02
Savings accounts	1,791,632.36	1,726,831.85	1,801,358.10	1,812,566.76	1,748,318.79
Postal savings accounts	9,001.59	9,103.99	8,986.75	8,986.75	9,098.88
Trust funds	5,310.58	3,052.11	3,094.14	3,092.90	3,491.34
Individual deposits	195,827.19	223,544.81	259,261.71	258,149.47	284,669.67
Due to banks (not reserve banks)	.....	.....	6,000.00	1,200.00	1,200.00
Demand certificates of deposit	25,370.25	429.60	120.25	2,246.65	3,046.65
Time certificates of deposit	30.00	1,030.00	2,630.00	1,605.00	605.00
Certified checks	1,935.74	1,935.74	35.74	96.89	1,909.66
Cashier's checks	7,213.44	30,823.60	8,830.60	4,664.52	10,809.96
Reserved for interest	.....	9,741.93	19,608.74	24,497.33	9,780.21
Reserved for taxes	3,500.00	4,100.00	2,943.06	3,237.99	2,416.22
Total	$2,234,081.86	$2,205,174.08	$2,312,433.59	$2,322,470.54	$2,272,893.40

Examined June 17, 1915.
Directors—Alva Adams, George J. Dunbaugh, W. K. Dudley, W. L. Graham, M. D. Thatcher, John H. Thatcher, Chris Wilson.

NO. 8. STATE BANK.

STATE BANK OF RAMAH, RAMAH, COLORADO.

Lem Gammon, President; A. T. Thorn, Vice-President; A. J. Elsner, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 26,196.06	$ 26,220.66	$ 25,787.04	$ 22,155.85	$ 24,895.56
Loans and discounts (secured by collateral)	8,461.60	7,383.13	8,021.91	7,991.41	4,663.26
Loans on real estate	2,787.00	2,787.00	1,400.00	1,400.00	1,400.00
Overdrafts (secured and unsecured)	1,314.04	405.01	491.55	927.56	480.85
Other bonds and securities	951.90	1,330.23	50.00	50.00	50.00
Furniture and fixtures	1,721.85	1,721.85	1,721.85	1,721.85	1,721.85
Banking house	3,729.28	3,729.28	3,729.28	3,729.28	3,729.28
Due from banks (not reserve banks)	.....	.....	.....	.....	426.44
Cash items (not including checks on other banks)	23.00	12.50	29.35	29.88	12.75
Due from reserve banks	5,720.01	7,450.13	4,922.38	5,629.00	9,457.77
Checks on other banks	.....	29.00	60.00	5.00	.....
Currency	1,759.00	1,073.00	1,385.00	282.00	1,162.00
Gold	535.00	595.00	675.00	610.00	555.00
Silver and fractional coin	604.10	673.22	333.81	251.24	529.66
Total	$ 53,802.84	$ 53,410.01	$ 48,607.17	$ 44,783.07	$ 49,084.42

STATE BANK OF RAMAH, RAMAH, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,100.00	1,350.00	1,350.00	1,350.00	1,350.00
Undivided profits, net	2,272.92	1,036.10	1,393.21	1,738.51	1,792.86
Bills payable	.....	4,000.00	.....	.....	.....
Dividends unpaid	.....	160.00	50.00	50.00	.....
Individual deposits	33,193.82	29,482.38	28,876.51	23,244.37	26,171.47
Demand certificates of deposit	.....	302.33	302.33	.....	.....
Time certificates of deposit	6,832.36	5,582.81	5,398.31	8,667.42	9,392.91
Certified checks	403.74	.....	.....	.....	.....
Cashier's checks	.....	1,496.39	1,236.81	332.77	377.18
Total	$ 53,802.84	$ 53,410.01	$ 48,607.17	$ 44,783.07	$ 49,684.42

Examined June 28, 1915.
Directors—A. J. Elsner, Lem Gammon, Mate Gammon, Hector Matheson, A. T. Thorn.

NO. 105, PRIVATE BANK.

BANK OF RIDGWAY, RIDGWAY, COLORADO.

A. E. Walther, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 30,035.50	$ 25,697.50	$ 26,194.50	$ 21,598.50	$ 23,727.00
Loans and discounts (secured by collateral)	5,476.90	12,183.90	9,483.90	6,767.00	6,412.00
Loans on real estate	13,470.00	13,720.00	12,270.00	13,920.00	11,820.00
Overdrafts (secured and unsecured)	11.28	9.59	31.22	371.66	838.61
Furniture and fixtures	500.00	500.00	500.00	500.00	500.00
Banking house	9,624.89	9,641.39	9,641.39	9,641.39	9,641.39
Due from banks (not reserve banks)	1,429.22	702.62	703.90	1,043.18	1,647.95
Cash items (not including checks on other banks)	4.67	47.85	73.69	22.44	36.55
Due from reserve banks	44,720.69	16,046.61	6,946.10	7,197.07	9,637.88
Checks on other banks	30.00	50.00	.....	40.00	50.00
Currency	2,547.00	871.00	2,117.00	897.00	309.00
Gold	815.00	2,025.00	1,125.00	845.00	1,015.00
Silver and fractional coin	244.55	493.75	406.50	587.00	235.55
Total	$ 108,909.70	$ 81,989.21	$ 69,493.20	$ 63,430.24	$ 65,870.93
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	429.15	429.15	429.15	429.15	522.35
Undivided profits, net	.....	576.68	217.71	783.48	521.74
Individual deposits	86,236.55	58,726.03	49,758.34	42,234.61	47,022.84
Demand certificates of deposit	8,544.00	8,557.35	5,888.00	5,833.00	4,654.00
Time certificates of deposit	3,700.00	3,700.00	3,200.00	4,150.00	3,150.00
Total	$ 108,909.70	$ 81,989.21	$ 69,493.20	$ 63,430.24	$ 65,870.93

Examined January 29, 1916.
Owner—A. E. Walther.

NO. 184, STATE BANK.

UNION STATE BANK OF RIFLE, RIFLE, COLORADO.

Eph Prefountain, President; Bert Ellis, Vice-President; Lynn Kennedy, Cashier; G. B. Helm, Asst. Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 28,208.19	$ 31,301.57	$ 34,042.51	$ 34,460.86	$ 35,986.59
Loans and discounts (secured by collateral)	10,557.51	10,062.87	19,177.69	11,219.69	10,409.69
Loans on real estate	2,100.00	3,100.00	3,100.00	3,100.00	3,100.00
Overdrafts (secured and unsecured)	.....	38.56	6.47	.....	.85
Other bonds and securities	1,768.71	3,310.92	2,128.68	2,319.17	2,849.71
Furniture and fixtures	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Banking house	16,500.00	16,500.00	16,500.00	16,500.00	16,500.00
Other real estate	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Due from banks (not reserve banks)	.....	.....	.....	402.81	.....
Due from reserve banks	24,715.99	14,651.69	17,374.21	14,639.58	9,945.53
Checks on other banks	853.04	152.40	267.59	578.31	51.55
Currency	3,336.00	1,849.00	3,101.00	1,831.00	1,508.00
Gold	90.00	15.00	95.00	140.00	215.00
Silver and fractional coin	863.70	978.09	634.19	182.90	670.46
Other resources	.....	61.70	45.00	35.26	.....
Total	$ 93,993.14	$ 87,021.80	$ 91,472.34	$ 90,409.58	$ 86,237.38
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Undivided profits, net	1,445.69	1,320.62	1,476.86	1,748.11	1,583.60
Bills payable	.....	.....	5,000.00	5,000.00	12,500.00
Individual deposits	54,770.97	46,051.36	49,501.97	47,159.07	33,340.35
Due to banks (not reserve banks)	7.43	.....	73.25	.....	131.89
Due to reserve banks	.....	.....	.....	.....	3,222.00
Demand certificates of deposit	1,002.00	2,352.00	2,702.00	2,702.00	10,443.54
Time certificates of deposit	11,750.30	12,281.82	7,251.22	8,473.36	.....
Cashier's checks	16.75	16.00	166.00	26.00	16.00
Reserved for taxes	.....	.....	301.04	301.04	.....
Total	$ 93,993.14	$ 87,021.80	$ 91,472.34	$ 90,409.58	$ 86,237.38

Examined March 19, 1915; September 14, 1915.
Directors—C. B. Coffin, William Crann, Bert Ellis, William Greigor, John T. Hickman, J. S. Porter, Eph Frefountain.

NO. 146, STATE BANK.

PEOPLES HOME BANK, ROCKY FORD, COLORADO.

A. D. Isherwood, President; O. E. Adams, Vice-President; W. L. Schafer, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 35,720.49	$ 31,120.54	$ 33,998.51	$ 37,650.35	$ 41,469.57
Loans and discounts (secured by collateral)	36,988.05	24,812.61	23,174.00	23,630.70	23,103.08

PEOPLES HOME BANK, ROCKY FORD, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans on real estate	25,234.00	8,340.35	6,540.76	8,593.89	8,593.89
Overdrafts (secured and unsecured)	215.02	78.65	233.22	71.99	80.37
Furniture and fixtures	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Banking house	.....	.....	.....	.....	.....
Other real estate	2,500.00	2,500.00	7,430.35	7,430.35	7,430.35
Due from banks (not reserve banks)	2,349.91	1,991.76	572.16	356.90	1,160.11
Due from reserve banks	21,329.87	17,689.16	16,114.69	5,864.72	12,753.50
Checks on other banks	121.05	1,738.43	240.03	162.57	266.38
Currency	6,759.00	19,984.00	10,356.00	8,194.00	9,085.00
Gold	3,995.00	2,860.00	3,087.50	3,257.50	4,045.00
Silver and fractional coin	3,957.04	3,535.92	3,941.79	2,636.29	2,284.59
Total	$ 144,079.43	$ 116,651.48	$ 107,689.01	$ 99,909.26	$ 112,271.84
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	3,782.42	5,869.65	5,507.37	2,502.16	1,233.57
Savings accounts	917.14	901.85	912.57	919.44	946.70
Individual deposits	91,835.14	66,306.22	61,191.46	57,315.01	67,820.11
Time certificates of deposit	12,316.33	8,250.56	5,077.61	4,042.68	7,267.01
Certified checks	228.40	323.20	.....	129.97	4.45
Total	$ 144,079.43	$ 116,651.48	$ 107,689.01	$ 99,909.26	$ 112,271.84

Examined January 25, 1915; April 23, 1915.
Directors—A. D. Isherwood, J. B. Hunt, J. C. Fleming, O. E. Adams, W. L. Schafer.

NO. 107, STATE BANK.

SAGUACHE COUNTY BANK, SAGUACHE, COLORADO.

Leopold Mayer, President; Charles Tarbell, Vice-President; Mrs. F. M. Gotthelf, Vice-President; William F. Boyd, Cashier; A. N. Ritter, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 61,046.71	$ 63,394.45	$ 69,336.75	$ 76,758.62	$ 82,796.82
Loans and discounts (secured by collateral)	111,166.64	117,534.55	110,344.30	109,906.85	109,352.10
Loans on real estate	49,091.90	53,541.90	53,992.65	55,206.90	56,642.05
Overdrafts (secured and unsecured)	67.30	382.87	13.61	731.25	696.69
United States bonds	.....	1,000.00	.....	.....	.....
Bonds to secure postal savings	1,000.00	.....	.....	.....	.....
Other bonds and securities	686.35	2,824.78	4,019.43	4,930.68	467.90
Furniture and fixtures	4,500.00	4,500.00	4,500.00	5,000.00	5,000.00
Banking house	6,500.00	6,500.00	6,500.00	6,000.00	6,000.00
Due from banks (not reserve banks)	2,327.06	196.35	16.69	18.65	438.96
Cash items (not including checks on other banks)	1,105.72	136.89	112.19	324.08	129.17

Due from reserve banks	31,599.85	25,474.58	44,618.24	15,387.93	41,924.95
Currency	3,495.00	2,093.00	3,080.00	2,770.00	2,207.00
Gold	5,696.00	5,700.00	5,735.00	5,760.00	4,105.00
Silver and fractional coin	733.40	652.05	660.15	697.20	811.30
Total	$ 279,014.93	$ 283,941.42	$ 302,929.01	$ 283,492.16	$ 310,571.94
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net	1,329.85	277.82	1,916.73	1,603.32	1,498.30
Bills payable	30,000.00	30,000.00	30,000.00	30,000.00	40,000.00
Postal savings accounts	.72	.....	.....	.....	.....
Individual deposits	91,376.23	104,693.72	114,970.65	95,478.84	100,450.00
Demand certificates of deposit	.....	7,337.60	6,215.60	5,056.46	5,237.10
Time certificates of deposit	10,218.78	61,632.28	69,826.03	71,353.54	83,386.54
Certified checks	66,089.35	.....	.....	.....	.....
Total	$ 279,014.93	$ 283,941.42	$ 302,929.01	$ 283,492.16	$ 310,571.94

Examined June 8, 1915.

Directors—Leopold Mayer, Charles Tarbell, Mrs. F. M. Gotthelf, E. G. Gotthelf, W. F. Boyd.

NO. 195, STATE BANK.

COSTILLA COUNTY BANK, SAN ACACIO, COLORADO.

W. H. Meyer, President; A. A. Salazar, Vice-President; C. C. Rockafellow, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 31,633.56	$ 25,171.47	$ 28,484.17	$ 31,094.98	$ 32,546.36
Loans and discounts (secured by collateral)	13,333.80	19,976.55	7,484.99	4,652.02	5,309.97
Loans on real estate	2,500.00	3,925.00	3,670.00	4,835.00	3,560.00
Overdrafts (secured and unsecured)	635.22	112.95	189.39	37.12	388.55
Other bonds and securities	619.70	1,451.30	1,948.05	1,598.09	1,551.34
Furniture and fixtures	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Banking house	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Other real estate	180.00	180.00	180.00	180.00	180.00
Due from banks (not reserve banks)	.....	.....	504.94	.....	.....
Cash items (not including checks on other banks)	4.82	24.30	.....	6.91	4.50
Due from reserve banks	10,085.03	10,592.68	22,750.55	11,955.09	17,918.55
Checks on other banks	475.00	10.00	.....	152.30	.....
Currency	1,569.00	2,206.00	1,448.00	1,557.00	1,281.00
Gold	150.00	45.00	65.00	230.00	295.00
Silver and fractional coin	345.30	412.10	326.67	254.05	368.90
Other resources	7.50	.....	.....	.....	.....
Total	$ 64,538.93	$ 67,107.35	$ 70,051.76	$ 59,552.56	$ 66,404.17
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Undivided profits, net	242.94	308.58	547.82	828.22	1,036.53

COSTILLA COUNTY BANK, SAN ACACIO, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Notes rediscounted	12,293.17	9,793.17	.....	.....	.....
Individual deposits	21,204.06	27,630.43	45,531.05	32,481.63	39,933.00
Due to reserve banks	8,534.31	6,904.21	.....	1,048.57	.....
Time certificates of deposit	7,764.45	7,970.96	9,472.89	10,694.14	10,934.64
Total	$ 64,538.93	$ 67,107.35	$ 70,051.76	$ 59,552.56	$ 66,404.17

Examined June 8, 1915.
Directors—P. B. Albright, H. R. Hobson, W. H. Meyer, S. N. Smith, A. A. Salazar.

NO. 128, STATE BANK.

SEIBERT STATE BANK, SEIBERT, COLORADO.

W. C. Caley, President; G. W. Klockenteger, Vice-President; E. L. Johnston, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 7,974.07	$ 8,625.11	$ 6,324.90	$ 8,126.50	$ 19,052.20
Loans and discounts (secured by collateral)	30,907.41	29,901.03	26,522.65	29,850.00	27,655.72
Loans on real estate	7,014.53	6,319.82	8,484.51	8,650.90	9,576.24
Overdrafts (secured and unsecured)	1,876.24	591.27	1,662.20	2,169.30	1,351.14
Furniture and fixtures	500.00	500.00	500.00	500.00	500.00
Banking house	1,850.00	1,850.00	1,850.00	1,850.00	1,850.00
Due from banks (not reserve banks)	622.48	369.13	.....	554.13	554.13
Cash items (not including checks on other banks)	.....	.....	369.13	.....	.....
Due from reserve banks	5,519.57	6,795.37	6,667.26	6,268.88	7,762.24
Checks on other banks	114.30	337.99	121.94	254.39	131.54
Currency	2,270.00	3,130.00	1,842.00	597.00	1,006.00
Gold	370.00	345.00	345.00	325.00	.....
Silver and fractional coin	762.63	552.88	903.75	391.84	503.05
Expense account	.....	717.05	675.32	90.09	651.08
Total	$ 59,781.23	$ 60,034.65	$ 56,268.66	$ 59,628.03	$ 70,593.34
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	250.00	250.00	250.00	250.00	250.00
Undivided profits, net	195.55	.....	.....	.....	.....
Bills payable	5,000.00	5,000.00	5,000.00	5,000.00	10,000.00
Savings accounts	179.35	183.50	184.97	184.22	233.59
Individual deposits	42,266.46	42,311.15	39,833.69	42,314.97	46,424.01
Due to banks (not reserve banks)	1,275.00	1,275.00	.....	.....	.....
Cashier's checks	614.87	1,015.00	1,000.00	1,878.84	3,685.74
Total	$ 59,781.23	$ 60,034.65	$ 56,268.66	$ 59,628.03	$ 70,593.34

Examined July 29, 1915.
Directors—W. C. Caley, G. W. Klockenteger, E. L. Johnston, M. T. Caley.

NO. 225, STATE BANK.

FIRST STATE BANK OF SILT, SILT, COLORADO.

Walter James, President; C. C. McMurphy, Vice-President; Dr. A. H. Hepler, Vice-President; R. T. York, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 6,044.82	$ 5,762.89	$ 5,554.79	$ 5,297.92	$ 4,666.69
Loans and discounts (secured by collateral)	3,385.67	3,292.60	2,829.55	2,055.30	1,742.55
Overdrafts (secured and unsecured)	18.89	63.65	39.17	56.07	.....
Other bonds and securities	1,585.60	1,610.70	1,375.90	1,519.49	1,676.29
Furniture and fixtures	1,565.00	1,565.00	1,565.00	1,565.00	1,565.00
Banking house	2,335.00	2,335.00	2,335.00	2,335.00	2,335.00
Due from banks (not reserve banks)	.....	.....	81.96	82.13	49.28
Due from reserve banks	6,699.25	1,171.30	2,106.61	2,688.81	2,394.92
Currency	1,080.00	804.00	432.00	743.00	631.00
Gold	440.00	445.00	470.00	300.00	325.00
Silver and fractional coin	295.85	383.70	181.50	239.00	151.55
Expense account	581.17	949.07	869.97	1,117.25	1,328.51
Total	$ 24,034.25	$ 21,382.91	$ 17,811.48	$ 18,028.97	$ 16,865.79
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Individual deposits	12,474.00	9,880.77	7,097.93	7,070.89	6,265.79
Due to reserve banks	.....	.....	.....	110.38	.....
Time certificates of deposit	1,316.00	1,130.00	725.00	600.00	600.00
Certified checks	.....	.....	.....	147.70	.....
Cashier's checks	244.25	141.65	18.55	100.00	.....
Other liabilities	.....	230.49	.....	.....	.....
Total	$ 24,034.25	$ 21,382.91	$ 17,841.48	$ 18,028.97	$ 16,865.79

Examined March 8, 1915; September 11, 1915.

Directors—Dr. A. H. Hepler, Walter James, R. T. York, C. C. McMurphy, Joseph Strong.

NO. 279, STATE BANK.

THE STATE BANK OF SIMLA, SIMLA, COLORADO.

C. C. Isely, President; M. J. Pease, Vice-President; M. R. Dubach, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 2,004.35	$ 4,269.00	$ 4,925.45	$ 5,058.28	$ 6,430.11
Loans and discounts (secured by collateral)	4,701.50	9,731.99	11,937.49	12,705.24	12,075.24
Overdrafts (secured and unsecured)	103.95	2.82	2.98	33.30	11.96
Other bonds and securities	303.00	.....	200.00	365.00	365.00
Furniture and fixtures	27.61	712.80	1,054.47	1,284.57	1,317.27
Banking house	230.00	1,888.42	2,520.67	2,526.82	2,631.52
Due from reserve banks	8,023.12	2,358.68	4,912.06	3,776.59	6,064.29
Checks on other banks	587.81	511.30	250.18	886.50	949.31

THE STATE BANK OF SIMLA, SIMLA, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Currency	2,282.00	1,460.00	2,130.00	1,450.00	765.00
Gold	20.00	85.00	165.00	140.00	15.00
Silver and fractional coin	656.27	306.94	460.62	452.30	522.78
Other resources	.....	810.85	.....	.....	.....
Expense account	.....	.....	72.37	107.57	159.91
Total	$ 18,942.61	$ 22,137.80	$ 28,631.29	$ 28,786.17	$ 31,307.42
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net	95.26	44.08	.....	.....	.....
Individual deposits	7,847.35	11,093.72	17,583.47	17,591.85	20,063.10
Time certificates of deposit	.....	.....	47.82	194.32	244.32
Total	$ 18,942.61	$ 22,137.80	$ 28,631.29	$ 28,786.17	$ 31,307.42

Examined June 28, 1915.
Directors—M. Altman, M. R. Dubach, E. E. Gray, C. C. Isely, M. J. Pease.

NO. 277, STATE BANK.

THE FIRST STATE BANK OF SPRINGFIELD, SPRINGFIELD, COLORADO.

C. G. Eckles, President; Laura Holt, Vice-President; Sam Holt, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 1,326.92	$ 4,466.14	$ 5,840.37	$ 8,936.42	$ 9,143.87
Loans and discounts (secured by collateral)	5,313.36	17,752.78	26,872.32	31,010.27	27,270.94
Loans on real estate	1,575.20	1,226.70	3,226.70	3,479.20	3,229.20
Overdrafts (secured and unsecured)	.....	.....	3.26	12.64	35.08
Furniture and fixtures	830.95	1,062.55	1,062.55	1,062.55	1,062.55
Banking house	.....	.....	50.00	50.00	50.00
Due from banks (not reserve banks)	5,299.68	1,978.74	1,314.04	3,954.88	3,065.63
Due from reserve banks	7,077.70	17,728.55	26,106.74	18,469.53	27,111.24
Currency	1,639.00	2,028.00	1,993.00	2,760.00	2,148.00
Gold	45.00	60.00	140.00	365.00	375.00
Silver and fractional coin	581.75	275.93	177.59	546.60	456.88
Expense account	110.76	.....	.....	.....	.....
Total	$ 23,860.32	$ 46,579.39	$ 66,786.57	$ 70,647.09	$ 73,948.39
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	.....	601.38	1,427.26	2,126.94	2,327.59
Individual deposits	13,795.32	34,286.56	50,514.51	56,303.94	59,347.02
Due to banks (not reserve banks)	.....	933.80	787.15	928.63	1,020.68
Demand certificates of deposit	5.00	.....	.....	.....	.....
Time certificates of deposit	.....	757.65	4,057.65	1,287.58	1,253.10
Total	$ 23,860.32	$ 46,579.39	$ 66,786.57	$ 70,647.09	$ 73,948.39

Examined April 30, 1915.
Directors—C. G. Eckles, Laura Holt, Sam Holt.

NO. 142, PRIVATE BANK.

BANK OF STEAMBOAT SPRINGS, STEAMBOAT SPRINGS, COLORADO.

R. A. Bareuther, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 37,444.59	$ 38,095.88	$ 41,249.15	$ 41,177.48	$ 42,669.60
Loans and discounts (secured by collateral)	7,736.87	10,811.15	13,928.20	12,613.74	13,667.99
Loans on real estate	7,130.00	6,730.00	9,406.75	9,406.75	9,406.75
Overdrafts (secured and unsecured)	1,124.92	354.44	78.03	288.77	1,088.70
Other bonds and securities	1,739.57	1,657.49	1,356.16	4,450.17	4,761.37
Furniture and fixtures	1,140.00	1,090.00	1,090.00	1,090.00	1,085.00
Due from banks (not reserve banks)	4,405.99	611.41	7,061.70	3,846.38	3,645.81
Cash items (not including checks on other banks)	100.00	138.90	73.00	71.00	50.00
Due from reserve banks	8,893.05	14,534.05	8,120.00	12,994.24	4,787.31
Checks on other banks	121.08	200.18	159.87	238.18	869.99
Currency	2,708.00	4,362.00	4,125.00	4,316.00	2,722.00
Gold	345.00	345.00	345.00	610.00	1,075.00
Silver and fractional coin	830.32	947.09	861.71	847.48	895.08
Expense account	.....	81.90	.....	.....	640.93
Total	$ 73,719.39	$ 79,959.49	$ 87,854.57	$ 91,953.19	$ 87,345.53
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	300.00	370.00	370.00	570.00	422.00
Undivided profits, net	675.49	.....	37.90	175.77	.....
Savings accounts	693.28	545.15	887.16	904.30	761.17
Individual deposits	34,421.79	38,094.18	45,557.83	48,657.33	48,682.96
Due to banks (not reserve banks)	1,754.57	930.00	22.49	1,650.90	.....
Time certificates of deposit	25,671.36	29,981.76	30,976.29	30,744.41	27,339.41
Cashier's checks	202.90	38.40	2.90	50.48	139.99
Total	$ 73,719.39	$ 79,959.49	$ 87,854.57	$ 91,953.19	$ 87,345.53

Examined February 2, 1915; July 22, 1915.

Co-owners C. A. Seymour, Charles Jackson, J. H. Caldwell, Mrs. V. H. Caldwell, Louise B. Hugus, Annetta O. H. Carroll, R. H. Davis, E. M. Davis, E. E. Davis, V. B. Caldwell, Jr., A. N. Seymour, J. A. Rendle, C. A. Booth, F. L. Rusk, J. C. Davis, Jr., E. S. Beall, Ella M. Davis, J. H. Brodt, T. E. Lewis, C. E. Baird, Clay Shaw, W. W. Saley, M. Greenfield, R. Barber, A. R. Rendle, Marshall Rendle, J. A. Rendle, Jr., E. R. Rendle, A. E. Carroll, William Daley, Victor Moulton, H. W. Hansen, G. W. Dow, H. H. Wood, Leslie Kimsey, C. F. Brown, G. E. Archer, L. L. Offerle, Ada C. Moulton, W. C. Barker, R. H. Bancroft, S. A. Sherman, J. V. Barnes, L. C. Bostwick, Mrs. R. Murray, R. R. Horth, H. Gordon, James Wadge, J. B. Caldwell, S. S. Caldwell, Mrs. George Dow, J. P. Schilz, E. V. Brobeck, Alvin N. Seymour, Rachel H. Beall, D. R. Caldwell, Julia Caldwell, E. O. Lloyd, V. B. Caldwell, Trustee; Carrie W. Brodt, B. W. Brodt, A. F. Brodt, Blanche B. Hugus, L. B. Hugus, V. B. Caldwell, E. M. Davis, Trustee; J. D. Reeder, J. W. Rigby, R. G. Brodt, A. C. Moulton, A. P. Wood, L. H. Spilker, W. Simms, H. E. Monson, G. Likes, J. E. Osborne, Fred Kelly, D. W. France.

NO. 111, TRUST COMPANY.

THE MILNER BANK AND TRUST COMPANY, STEAMBOAT SPRINGS, COLORADO.

F. E. Milner, President; J. H. Burroughs, Vice-President; J. E. Milner, Cashier; V. C. Earll, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 70,036.25	$ 62,109.52	$ 73,209.81	$ 74,159.49	$ 70,291.50
Loans and discounts (secured by collateral)	23,834.79	23,937.58	24,783.58	20,803.50	36,893.83
Loans on real estate	34,215.09	31,884.14	35,109.14	38,011.64	35,227.50
Overdrafts (secured and unsecured)	6,564.41	6,295.98	6,034.97	8,405.72	1,271.39
Other bonds and securities	45,589.08	43,464.32	43,352.65	44,307.20	46,381.69
Furniture and fixtures	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Banking house	11,500.00	11,500.00	11,500.00	11,500.00	11,500.00
Other real estate	1,203.58	2,474.37	2,798.33	2,798.33	4,827.29
Due from banks (not reserve banks)	481.49	.....	1,301.51	6,339.32	958.59
Due from reserve banks	6,280.15	10,652.97	11,234.54	3,000.10	30,016.73
Checks on other banks	4,307.26	5,640.83	4,776.44	672.15	996.72
Currency	3,324.00	3,644.00	4,011.00	3,259.00	3,270.00
Gold	1,520.00	2,465.00	160.00	375.00	730.00
Silver and fractional coin	433.14	843.71	1,565.78	1,069.54	488.50
Other resources	118.00	89.00	100.00	101.00	129.00
Total	$ 209,407.24	$ 208,001.42	$ 222,937.75	$ 217,801.99	$ 245,982.74
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	3,500.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net	2,946.83	434.57	661.89	1,527.83	1,677.53
Bills payable	30,000.00	30,000.00	30,000.00	30,000.00	20,000.00
Savings accounts	880.91	982.59	958.44	1,046.73	1,077.89
Individual deposits	73,211.87	71,026.10	89,535.02	80,857.73	120,477.50
Due to banks (not reserve banks)	5,244.74	850.73	1,972.85	1,983.44	1,061.64
Time certificates of deposit	41,357.58	45,802.18	44,038.29	45,761.87	43,078.54
Cashier's checks	2,265.31	1,905.25	1,771.26	2,624.39	4,609.64
Total	$ 209,407.24	$ 208,001.42	$ 222,937.75	$ 217,801.99	$ 245,982.74

Examined February 1, 1915; July 21, 1915; November 11, 1915.
Directors—J. H. Burroughs, Oliver I. Cheney, W. S. Kemmer, F. E. Milner, J. E. Milner, F. E. Palmer, Daniel Stukey.

NO. 228, STATE BANK.

STRATTON STATE BANK, STRATTON, COLORADO.

W. M. Mason, President; J. E. Holtz, Vice-President; E. W. Tarrant, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 33,296.17	$ 29,627.73	$ 30,737.81	$ 38,043.70	$ 51,506.62
Loans and discounts (secured by collateral)	23,242.07	18,743.20	19,416.12	21,512.12	25,032.44

Loans on real estate	9,742.74	9,519.26	9,643.00	9,142.35	10,156.42
Overdrafts (secured and unsecured)	468.20	498.13	529.90	400.43	643.06
Other bonds and securities	688.76	652.70	364.28	280.58	187.17
Furniture and fixtures	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00
Banking house	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00
Other real estate	1,042.50	4,397.44	4,334.92	4,350.24	4,718.46
Due from reserve banks	7,919.20	6,669.82	3,367.87	17,554.75	4,547.83
Checks on other banks	540.00	.....	.....	.....	.....
Currency	2,649.00	2,117.00	2,803.00	1,334.00	3,592.00
Gold	25.00	125.00	55.00	105.00	350.00
Silver and fractional coin	654.94	565.46	616.02	355.79	1,131.25
Total	$ 84,068.58	$ 76,715.74	$ 75,667.92	$ 96,878.96	$ 105,665.25
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	700.00	1,000.00	1,000.00	1,000.00	1,325.00
Undivided profits, net	3,896.59	3,650.32	5,122.40	6,460.03	5,590.24
Bills payable	10,000.00	.....	.....	.....	.....
Individual deposits	52,124.21	52,799.25	52,076.02	67,218.24	75,104.93
Demand certificates of deposit	7,347.78	9,266.17	7,469.50	12,200.69	13,645.08
Total	$ 84,068.58	$ 76,715.74	$ 75,667.92	$ 96,878.96	$ 105,665.25

Examined July 28, 1915

Directors—J. E. Holtz, Ethelyn K. Holtz, W. M. Mason, E. W. Tarrant, Bessie L. Tarrant.

NO. 200, STATE BANK.

THE STATE BANK OF SUGAR CITY, SUGAR CITY, COLORADO.

F. S. Howard, President; P. B. Barth, Cashier; J. O'Connell, Asst. Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 17,866.00	$ 17,400.11	$ 16,040.38	$ 14,829.83	$ 21,570.52
Loans and discounts (secured by collateral)	26,683.84	32,234.62	31,502.61	39,399.31	32,985.06
Loans on real estate	10,634.42	12,183.52	8,998.74	6,976.36	7,453.72
Overdrafts (secured and unsecured)	453.30	309.29	300.36	329.09	578.43
Other bonds and securities	7,067.48	8,549.97	8,884.12	7,312.15	9,228.79
Furniture and fixtures	2,139.15	2,139.15	2,139.15	2,139.15	2,139.15
Banking house	2,459.00	2,459.00	2,459.00	2,459.00	3,022.45
Due from reserve banks	14,614.09	11,299.45	16,301.73	12,640.28	12,352.05
Checks on other banks	399.03	452.77	345.81	296.56	364.86
Currency	5,608.00	2,512.00	3,260.00	524.00	1,999.00
Gold	730.00	695.00	1,110.00	1,247.50	250.00
Silver and fractional coin	644.30	666.17	502.08	576.50	854.82
Other resources	.....	.....	.....	506.51	143.34
Total	$ 89,298.61	$ 93,901.05	$ 91,843.99	$ 88,636.24	$ 92,942.19

THE STATE BANK OF SUGAR CITY, SUGAR CITY, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	2,000.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net	4,873.71	2,978.06	3,489.15	3,687.17	3,900.52
Bills payable	.....	6,500.00	6,500.00	6,500.00	.....
Individual deposits	18,061.38	47,515.99	44,413.96	40,649.01	45,810.69
Due to banks (not reserve banks)	.....	.....	1,158.21	.....	435.88
Time certificates of deposit	19,361.81	19,330.43	18,780.97	20,298.35	25,293.39
Cashier's checks	1.71	1.71	1.71	1.71	1.71
Other liabilities	.....	74.86	.....	.....	.....
Total	$ 89,298.61	$ 93,901.05	$ 91,843.99	$ 88,636.24	$ 92,942.19

Examined July 20, 1915.
Directors—O. C. Berger, J. M. Cravens, R. A. Hamilton, F. S. Howard, Mrs. M. E. Howard.

NO. 236, STATE BANK.

FIRST STATE BANK OF SWINK, SWINK, COLORADO.

C. A. Reynolds, President; J. N. Beaty, Vice-President; F. P. Morris, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 11,462.21	$ 12,979.29	$ 14,643.28	$ 15,847.28	$ 12,638.25
Loans and discounts (secured by collateral)	17,390.76	18,870.33	21,015.21	24,262.91	44,123.61
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	.....	.....
Other bonds and securities	12,640.33	16,149.27	13,473.93	14,602.25	11,041.04
Premium on bonds	.....	.....	.....	.....	.....
Furniture and fixtures	250.00	150.00	150.00	150.00	150.00
Due from banks (not reserve banks)	8,228.79	14,066.95	3,764.08	.....	.....
Due from reserve banks	48,991.09	31,220.95	39,320.87	31,534.54	15,450.94
Currency	7,605.00	2,650.00	3,000.00	2,440.00	3,520.00
Gold	3,350.00	2,310.00	2,300.00	1,960.00	500.00
Silver and fractional coin	1,221.44	917.49	630.03	896.35	962.78
Total	$ 112,139.62	$ 100,314.28	$ 99,297.40	$ 91,693.33	$ 88,386.62
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,200.00	1,400.00	1,400.00	1,400.00	1,400.00
Undivided profits, net	1,927.68	402.25	474.04	51.98	53.31
Postal savings accounts	61.75	62.32	59.69	.....	.....
Individual deposits	73,567.24	67,468.41	65,505.85	58,636.58	49,553.47
Demand certificates of deposit	25,382.95	20,981.30	21,857.82	21,604.77	27,379.84
Total	$ 112,139.62	$ 100,314.28	$ 99,297.40	$ 91,693.33	$ 88,386.62

Examined April 22, 1915.
Directors—J. N. Beaty, F. P. Morris, C. A. Reynolds.

NO. 115, STATE BANK.

BANK OF TELLURIDE, TELLURIDE, COLORADO.

W. E. Wheeler, President; A. J. Clark, Vice-President; C. D. Waggoner, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 169,975.00	$ 184,785.00	$ 193,982.30	$ 201,225.00	$ 209,813.00
Loans and discounts (secured by collateral)	71,085.00	102,833.00	83,400.00	71,880.00	67,500.00
Loans on real estate	49,215.00	41,250.00	40,550.00	36,920.00	42,295.00
Overdrafts (secured and unsecured)	4,482.40	108.05	290.87	350.11	208.02
Bonds to secure postal savings	28,950.00	26,550.00	26,550.00	26,550.00	26,550.00
Other bonds and securities	17,037.82	13,758.67	8,417.55	8,183.50	21,599.30
Furniture and fixtures	2,000.00	2,000.00	2,000.00	2,000.00	1,500.00
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	2,500.00
Other real estate	2,360.74	2,581.11	9,078.74	9,122.49	8,683.80
Due from banks (not reserve banks)	.....	291.15	1,162.22	850.70	1,117.30
Cash items (not including checks on other banks)	.....	.....	.....	.....	388.00
Due from reserve banks	279,016.13	218,143.51	207,207.98	222,374.03	246,096.71
Checks on other banks	1,563.93	3,047.94	448.23	781.39	1,760.78
Currency	26,490.00	25,740.00	26,560.00	22,165.00	27,345.00
Gold	31,240.00	34,720.00	33,235.00	37,480.00	29,130.00
Silver and fractional coin	2,789.70	2,821.00	4,759.85	2,235.50	3,693.70
Other resources	346.00	370.00	420.00	484.00	503.00
Total	$ 689,551.72	$ 661,999.43	$ 641,062.74	$ 645,601.72	$ 690,683.61
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits, net	26,789.95	17,700.53	22,218.38	24,676.98	27,646.57
Postal savings accounts	16,519.08	16,704.07	16,624.65	15,977.24	16,182.26
Individual deposits	348,135.71	327,798.68	297,696.58	296,427.71	330,397.21
Due to banks (not reserve banks)	448.23	.....	.....	.....	.....
Demand certificates of deposit	222,658.75	224,796.15	229,523.13	233,468.20	241,327.57
Certified checks	.....	.....	.....	51.56	130.00
Total	$ 689,551.72	$ 661,999.43	$ 641,062.74	$ 645,601.72	$ 690,683.61

Examined February 2, 1915.

Directors—E. B. Adams, J. L. Brown, A. J. Clark, W. H. Gabbert, W. E. Wheeler.

NO. 117, STATE BANK.

THE FARMERS STATE BANK OF TIMNATH, TIMNATH, COLORADO.

J. M. Edwards, President; H. H. Thayer, Vice-President; H. G. Springer, Vice-President; E. W. Thayer, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 32,052.77	$ 40,708.24	$ 54,443.99	$ 36,083.46	$ 50,261.78
Loans and discounts (secured by collateral)	24,348.50	20,188.29	30,843.38	54,469.66	51,820.47
Overdrafts (secured and unsecured)	365.63	95.92	63.22	88.34	326.80

THE FARMERS STATE BANK OF TIMNATH, TIMNATH, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Other bonds and securities	500.00	500.00	.....	.....	.....
Furniture and fixtures	600.00	500.00	500.00	500.00	500.00
Banking house	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00
Due from banks (not reserve banks)	2,563.06	.....	5,000.00	5,000.00	.....
Cash items (not including checks on other banks)	95.00	80.00	70.00	55.00	45.00
Due from reserve banks	15,430.83	10,101.87	12,449.91	27,508.50	13,375.82
Checks on other banks	4.55	109.54	138.64	6.30	102.83
Currency	2,053.00	1,970.00	1,606.00	995.00	1,489.00
Silver and fractional coin	670.32	709.59	524.74	1,172.61	1,230.00
Total	$ 80,083.66	$ 76,363.45	$ 107,039.88	$ 127,278.87	$ 120,551.70
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	10,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Undivided profits, net	3,634.84	85.77	93.21	1,717.32	1,565.66
Savings accounts	1,085.18	1,145.37	1,149.15	1,179.69	1,256.26
Individual deposits	35,666.39	34,031.54	41,841.26	46,561.23	33,482.32
Demand certificates of deposit	5,000.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	9,647.02	11,546.09	31,340.09	48,261.00	54,533.11
Cashier's checks	50.23	54.68	3,116.17	59.63	214.35
Total	$ 80,083.66	$ 76,363.45	$ 107,039.88	$ 127,278.87	$ 120,551.70

Examined May 26, 1915.
Directors—B. F. Clark, J. M. Edwards, H. G. Springer, H. H. Thayer, H. Strauss, E. D. Pearson, E. W. Thayer.

NO. 144, STATE BANK.

THE PEOPLES STATE BANK OF TOWNER, TOWNER, COLORADO.

R. B. Christy, President; J. J. Kella, Vice-President; N. A. Christy, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 122.49	$ 67.65	$ 172.10	$ 27.00	$ 17.00
Loans and discounts (secured by collateral)	10,134.13	9,020.73	6,664.10	6,324.75	7,436.90
Loans on real estate	4,028.47	4,028.47	3,938.47	3,878.47	3,878.47
Overdrafts (secured and unsecured)	4.60	.....	13.20	19.53	1.55
Furniture and fixtures	650.00	650.00	650.00	650.00	800.00
Banking house	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate	2,377.85	2,250.00	2,250.00	2,250.00	2,250.00
Due from banks (not reserve banks)	1,008.70	1,670.91	4,665.25	7,314.21	7,422.76
Due from reserve banks	3,159.94	2,392.16	8,607.49	6,676.27	5,210.81
Checks on other banks	.....	.....	5.00	23.53	4.36
Currency	732.00	537.00	420.00	309.00	815.00
Gold	225.00	205.00	230.00	70.00	110.00
Silver and fractional coin	299.31	248.03	236.05	485.57	505.08
Expense account	.....	86.67	164.14	.....	123.36
Total	$ 25,242.49	$ 23,656.62	$ 30,516.10	$ 30,528.33	$ 31,075.29

LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	500.00	500.00	500.00	500.00	500.00
Undivided profits, net	14.72	.....	.....	12.99	.....
Individual deposits	12,828.40	11,653.83	17,211.55	18,151.54	18,134.64
Demand certificates of deposit	.....	.....	31.50	63.35	360.29
Time certificates of deposit	1,150.00	750.00	750.00	750.00	750.00
Cashier's checks	749.37	752.79	2,023.05	1,050.45	1,330.36
Total	$ 25,242.49	$ 23,656.62	$ 30,516.10	$ 30,528.33	$ 31,075.29

Examined July 22, 1915.
Directors—R. B. Christy, N. A. Christy, J. J. Kella.

NO. 116, SAVINGS BANK.

THE COMMERCIAL SAVINGS BANK, TRINIDAD, COLORADO.

J. C. Coulson, President; O. C. Samuel, Cashier; J. H. Drury, Vice-President.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 283,580.04	$ 268,767.04	$ 170,540.79	$ 253,942.74	$ 221,043.24
Loans and discounts (secured by collateral)	74,409.12	77,661.95	251,862.45	173,505.07	202,549.08
Loans on real estate	113,024.74	106,334.74	106,121.74	102,218.74	114,413.74
Overdrafts (secured and unsecured)	133.00	136.73	25.17	35.75	.....
Bonds to secure postal savings	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Other bonds and securities	88,707.02	136,336.26	77,141.76	77,122.45	91,234.41
Other real estate	1,651.38	1,651.38	1,651.38	1,651.38	1,651.38
Cash items (not including checks on other banks)	844.10	1,327.05	3,661.91	666.00	1,466.25
Due from reserve banks	161,348.76	67,374.82	75,339.20	96,179.65	73,275.82
Checks on other banks	3,973.63	1,034.89	1,747.97	944.85	975.11
Currency	12,101.00	8,880.00	4,791.00	5,623.00	6,910.00
Gold	7,895.00	17,410.00	15,475.00	17,410.00	19,170.00
Silver and fractional coin	3,133.70	2,595.03	2,121.20	1,988.14	3,426.30
Total	$ 757,801.49	$ 696,509.89	$ 717,479.57	$ 738,287.77	$ 743,115.33
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	15,000.00	15,000.00	15,100.00	15,100.00	15,200.00
Undivided profits, net	3,790.56	3,799.30	1,659.00	3,833.76	3,033.02
Savings accounts	468,895.14	409,463.77	409,257.07	419,498.90	427,956.16
Postal savings accounts	1,663.79	1,682.77	1,668.22	1,668.22	1,688.99
Individual deposits	98,796.41	89,727.55	84,690.25	90,087.70	86,410.23
Demand certificates of deposit	2,263.00	1,900.84	2,051.06	2,508.19	1,983.20
Time certificates of deposit	111,557.12	117,678.23	142,745.24	144,178.10	147,879.63
Reserved for interest	4,465.34	6,907.43	9,608.73	10,537.90	7,564.10
Reserved for taxes	1,370.13	350.00	700.00	875.00	1,400.00
Total	$ 757,801.49	$ 696,509.89	$ 717,479.57	$ 738,287.77	$ 743,115.33

Examined February 17, 1915.
Directors—J. C. Coulson, J. H. Drury, J. C. Hudelson, D. P. Jones, O. C. Samuel.

THE INTERNATIONAL STATE BANK, TRINIDAD, COLORADO.

John Aiello, President; John J. Hendrick, Vice-President; William G. Plested, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 1, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 207,701.05	$ 192,923.86	$ 204,928.41	$ 205,261.33	$ 222,390.20
Loans and discounts (secured by collateral)	100,889.14	114,597.65	118,261.51	117,775.53	125,228.04
Loans on real estate	76,823.57	74,867.76	73,712.29	65,617.82	66,499.86
Overdrafts (secured and unsecured)	635.84	1,326.53	477.65	1,112.51	479.80
Bonds to secure postal savings	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Other bonds and securities	17,554.83	21,120.32	12,435.48	34,188.28	29,640.58
Furniture and fixtures	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Due from banks (not reserve banks)	11,841.16	10,520.98	19,101.00	13,568.15	11,592.81
Cash items (not including checks on other banks)	478.08	692.57	1,052.37	303.90	342.55
Due from reserve banks	51,253.42	82,684.74	102,481.88	56,667.74	96,257.17
Checks on other banks	1,505.10	607.40	1,116.13	817.75	739.75
Currency	22,538.00	14,469.00	12,723.00	11,644.00	14,844.00
Gold	11,932.50	7,725.00	3,145.00	3,087.50	3,995.00
Silver and fractional coin	5,941.80	10,055.20	6,911.30	6,456.45	8,390.60
Other resources	114.85	9.17	.....	.....	.....
Total	$ 520,209.34	$ 542,600.18	$ 567,346.02	$ 527,590.96	$ 591,400.36
LIABILITIES.					
Capital stock	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	.....	1,158.75	4,392.10	6,592.92	6,119.23
Savings accounts	19,931.92	25,046.90	28,079.57	28,982.87	34,075.51
Postal savings accounts	2,151.08	2,151.08	2,117.25	2,117.25	2,143.65
Individual deposits	212,149.06	230,906.46	250,455.23	212,781.22	269,904.46
Due to banks (not reserve banks)	12,776.63	.....	.....	.....	.....
Demand certificates of deposit	2,661.55	1,135.00	1,402.73	1,190.31	1,024.81
Time certificates of deposit	145,955.95	161,808.79	164,277.74	158,564.74	161,517.36
Certified checks	.....	.....	.....	.....	.....
Cashier's checks	.....	1,765.30	621.40	921.97	344.41
Reserved for interest	8,468.85	.....	.....	.....	.....
Reserved for taxes	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other liabilities	114.30	2,627.90	.....	639.65	270.93
Total	$ 520,209.34	$ 542,600.18	$ 567,346.02	$ 527,590.96	$ 591,400.36

Examined February 18, 1915.

Directors—John Aiello, A. W. McHendrie, John J. Hendrick, J. G. Northcutt, A. E. McGlashan, Charles Nicolli, William G. Plested.

NO. 237, STATE BANK.

THE BANK OF BACA COUNTY, TWO BUTTES, COLORADO.

F. L. Harris, President; Onda Young, Vice-President; J. V. Sayler, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 2,285.00	$ 1,840.00	$ 2,245.00	$ 6,308.05	$ 14,133.00
Loans and discounts (secured by collateral)	15,324.50	16,904.60	14,076.10	10,233.10	10,461.00
Overdrafts (secured and unsecured)	155.25	118.36	54.46	13.18	5.63
Other bonds and securities	120.54	220.54	160.00	100.00	100.00
Furniture and fixtures	848.90	848.90	848.90	848.90	888.90
Cash items (not including checks on other banks)	6.50	244.00	221.25	.....	.....
Due from reserve banks	9,045.02	13,316.37	24,633.16	27,111.19	18,674.44
Currency	1,386.00	1,287.00	752.00	806.00	578.00
Gold	10.00	10.00	60.00	40.00	30.00
Silver and fractional coin	205.45	370.00	124.43	289.93	392.48
Total	$ 29,387.16	$ 35,159.77	$ 43,175.30	$ 46,650.35	$ 45,263.45
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	276.64	227.63	480.29	678.73	977.86
Individual deposits	18,988.02	24,715.26	32,622.96	35,227.07	34,213.54
Time certificates of deposit	116.00	117.05	67.05	67.05	67.05
Cashier's checks	6.50	99.83	5.00	77.50	5.00
Total	$ 29,387.16	$ 35,159.77	$ 43,175.30	$ 46,650.35	$ 45,263.45

Examined April 29, 1915.
Directors—St. George Creaghe, W. E. Gould, F. L. Harris, T. J. Sayler, J. V. Sayler, Onda Young.

NO. 119, STATE BANK.

THE BANK OF VICTOR, VICTOR, COLORADO.

A. E. Carlton, President; J. N. Simmons, Vice-President; J. B. Irving, Cashier; W. E. Dabbs, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 98,789.37	$ 197,318.43	$ 129,005.15	$ 133,604.73	$ 122,419.04
Loans and discounts (secured by collateral)	204,188.17	222,418.69	342,063.93	360,963.36	328,839.42
Loans on real estate	108,379.60	87,596.56	76,347.06	88,171.50	83,762.60
Overdrafts (secured and unsecured)	294.08	412.10	39.71	4.24	8.97
Bonds to secure postal savings	32,900.00	27,900.00	27,900.00	27,900.00	27,900.00
Other bonds and securities	21,574.36	16,219.49	104,765.94	144,896.04	163,199.00
Due from banks (not reserve banks)	12,308.75	2,256.02	14,214.56	10,926.49	21,554.76
Cash items (not including checks on other banks)	103.20	96.20	.....	187.30	.....
Due from reserve banks	264,762.95	277,704.83	180,723.02	180,478.86	270,076.73
Checks on other banks	335.13	668.90	872.24	836.49	1,613.90
Currency	26,358.00	10,218.00	15,549.00	29,276.00	18,666.00

THE BANK OF VICTOR, VICTOR, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Gold	20,847.50	15,685.00	17,050.00	23,910.00	11,245.00
Silver and fractional coin	3,954.75	5,360.20	5,792.52	2,068.00	4,052.85
Other resources	200.00	.....	.....	.....	.....
Total	$ 794,995.86	$ 863,854.42	$ 914,323.13	$1,003,223.01	$1,053,338.27
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	300.00	300.00	300.00	300.00	600.00
Undivided profits, net	1,325.88	3,924.25	2,781.37	10,857.87	548.89
Savings accounts	269,724.52	298,166.72	366,970.12	410,480.60	422,785.50
Postal savings accounts	24,292.43	24,480.20	24,480.20	24,480.20	24,783.74
Dividends unpaid	3,000.00	.....	.....	.....	.....
Individual deposits	355,979.37	347,691.46	427,696.28	486,013.64	517,851.07
Due to banks (not reserve banks)	53,835.76	29,969.66	14,770.28	2,242.15	20,256.11
Due to reserve banks	.....	97,160.05	.....	.....	.....
Demand certificates of deposit	5,133.54	3,755.54	14,712.74	17,234.17	16,685.74
Time certificates of deposit	47,333.90	17,759.31	19,550.79	17,874.77	13,907.38
Certified checks	88.98	6.54	236.00	16.94	.....
Cashier's checks	3,981.48	10,640.69	12,825.35	3,722.67	5,919.84
Total	$ 794,995.86	$ 863,854.42	$ 914,323.13	$1,003,223.01	$1,053,338.27

Examined June 22, 1915.
Directors—A. E. Carlton, L. G. Carlton, J. N. Simmons.

NO. 275, STATE BANK.

THE CITIZENS BANK OF VICTOR, VICTOR, COLORADO.

J. R. Gardner, President; P. H. Argall, Vice-President; M. E. Dukes, Cashier; L. B. Dukes, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 34,193.48	$ 29,757.88	$ 36,673.88	$ 46,709.26	$ 57,306.78
Loans and discounts (secured by collateral)	40,051.00	55,400.46	58,150.71	69,585.19	86,802.23
Loans on real estate	19,618.30	12,034.95	11,896.60	11,731.60	11,698.25
Overdrafts (secured and unsecured)	369.69	429.86	512.55	527.68	208.83
Other bonds and securities	10,802.41	17,620.02	18,547.88	15,633.66	6,214.28
Furniture and fixtures	2,725.00	2,725.00	2,725.00	2,725.00	2,725.00
Cash items (not including checks on other banks)	.....	.....	1,145.70	.....	.....
Due from reserve banks	10,517.93	21,273.22	29,263.44	27,300.02	31,448.09
Checks on other banks	2,814.66	1,922.38	600.30	57.80	2,281.39
Currency	9,553.00	6,943.00	5,352.00	6,439.00	12,200.00
Gold	5,177.50	3,882.50	6,250.00	2,777.50	4,702.50
Silver and fractional coin	1,295.52	831.82	2,139.25	2,357.41	1,479.79
Total	$ 137,118.49	$ 152,821.09	$ 173,257.31	$ 185,844.12	$ 217,067.14

LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Undivided profits, net	792.45	583.34	231.55	400.93	1,297.59
Savings accounts	47,523.84	59,332.70	60,577.91	66,212.04	82,480.29
Individual deposits	55,075.20	59,050.00	72,488.27	80,976.32	95,099.43
Demand certificates of deposit	.....	.....	5,255.00	5,100.00	5,027.00
Time certificates of deposit	3,532.00	3,122.00	2,402.00	3,029.83	2,912.83
Certified checks	30.00	.....	.....	.....	150.00
Cashier's checks	165.00	733.05	2,302.58	125.00	100.00
Total	$ 137,118.49	$ 152,821.09	$ 173,257.31	$ 185,844.12	$ 217,067.14

Examined June 21, 1915.
Directors—C. S. Anderson, P. H. Argall, M. E. Dukes, J. R. Gardner, W. J. Galligan, C. G. Gorman, H. C. Nelson.

NO. 121, STATE BANK.

THE NORTH PARK BANK, WALDEN, COLORADO.

K. J. MacCallum, President; Owen S. Case, Vice-President; F. L. Baker, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 90,277.67	$ 91,406.27	$ 88,058.05	$ 88,615.46	$ 96,094.88
Loans and discounts (secured by collateral)	58,999.30	60,946.80	66,544.80	68,243.20	64,742.40
Loans on real estate	26,278.92	26,698.92	25,203.74	25,064.67	23,864.67
Overdrafts (secured and unsecured)	1,354.28	923.59	1,455.08	946.24	2,241.02
Other bonds and securities	689.46	.....	567.76	50.00	50.00
Furniture and fixtures	750.00	750.00	750.00	1,170.00	1,170.00
Other real estate	8,750.00	8,750.00	8,750.00	8,750.00	8,750.00
Due from banks (not reserve banks)	221.83	109.13	1,195.78	1,129.88	327.82
Cash items (not including checks on other banks)	208.15	74.65	65.82	78.83	93.56
Due from reserve banks	36,676.81	33,842.61	52,769.95	29,379.88	25,746.94
Currency	4,836.00	4,086.00	7,387.00	6,053.00	5,088.00
Gold	722.50	737.50	887.50	832.50	897.50
Silver and fractional coin	1,176.43	1,229.85	777.10	1,264.30	1,050.20
Total	$ 230,941.35	$ 229,555.32	$ 254,412.58	$ 231,577.96	$ 230,116.99
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	8,000.00	8,000.00	8,000.00	8,000.00	8,500.00
Undivided profits, net	4,618.00	2,666.18	2,301.48	4,415.25	3,483.42
Bills payable	20,000.00	20,000.00	25,000.00	25,000.00	25,000.00
Dividends unpaid	1,500.00	.....	.....	.....	.....
Individual deposits	113,004.24	116,888.68	133,796.92	113,838.55	111,352.27
Time certificates of deposit	53,819.11	52,000.46	55,314.18	50,324.16	51,781.30
Total	$ 230,941.35	$ 229,555.32	$ 254,412.58	$ 231,577.96	$ 230,116.99

Examined September 27, 1915.
Directors—Owen S. Case, C. C. Case, Fletcher Campbell, A. J. Monroe, J. K. MacCallum, Andrew Peterson, Grace Peterson.

NO. 156. STATE BANK.

GUARANTY STATE BANK, WALSENBURG, COLORADO.

Ralph Stanley, President; T. M. Hudson; A. D. McGarraugh, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 92,152.09	$ 84,121.92	$ 84,320.74	$ 83,270.94	$ 86,127.78
Loans and discounts (secured by collateral)	12,400.05	9,141.75	9,378.75	11,015.60	9,837.85
Loans on real estate	40,359.50	45,299.75	40,168.50	40,587.50	35,949.85
Overdrafts (secured and unsecured)	33.57	24.25	.....	.....	.....
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	2,017.93	1,809.52	1,508.78	1,501.35	904.03
Furniture and fixtures	6,000.00	5,930.00	5,860.00	5,790.00	5,720.00
Other real estate	.....	.....	.....	3,816.40	3,946.40
Due from banks (not reserve banks)	3,035.12	2,500.00	10,000.00	10,000.00	8,014.70
Cash items (not including checks on other banks)	54.55	87.65	.....	358.06	.....
Due from reserve banks	25,787.35	13,734.22	14,109.55	11,215.92	14,186.48
Checks on other banks	1,267.90	33.35	321.22	72.80	392.63
Currency	7,502.00	7,826.00	9,316.00	7,146.00	10,358.00
Gold	1,455.00	1,600.00	1,695.00	3,690.00	4,110.00
Silver and fractional coin	3,329.84	3,669.20	2,453.58	1,602.52	1,955.93
Other resources	.....	.....	.....	3,146.63	.....
Total	$ 196,394.90	$ 176,777.61	$ 180,132.12	$ 184,213.72	$ 182,503.65
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	2,500.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net	3,668.68	1,879.78	918.90	1,513.23	2,252.11
Bills payable	10,000.00	.....	15,000.00	15,000.00	.....
Notes rediscounted	.....	.....	2,500.00	10,000.00	7,500.00
Savings accounts	57,223.03	57,156.66	60,812.75	56,947.98	60,464.01
Postal savings accounts	416.85	421.01	413.88	413.88	419.05
Individual deposits	73,992.68	76,366.25	60,199.28	59,320.43	72,199.05
Due to banks (not reserve banks)	.....	51.51	.....	.....	.....
Demand certificates of deposit	.....	6,858.80	5,964.00	6,064.00	6,064.00
Time certificates of deposit	17,698.80	.....	.....	.....	.....
Cashier's checks	.....	1,043.60	157.51	588.40	205.43
Reserved for interest	894.86	.....	800.00	1,000.00	400.00
Reserved for taxes	.....	.....	365.80	365.80	.....
Total	$ 196,394.90	$ 176,777.61	$ 180,132.12	$ 184,213.72	$ 182,503.65

Examined June 15, 1915.
Directors—Charles Agnes, T. M. Hudson, P. Krier, G. R. Moore, Ralph Stanley, Damaso Vigil, W. B. Watt.

NO. 133, STATE BANK.

WELDON VALLEY STATE BANK, WELDON, COLORADO.

John Wyckoff, President; A. Petteys, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 30,482.21	$ 38,852.85	$ 31,005.88	$ 35,464.66	$ 37,212.47
Loans and discounts (secured by collateral)	16,996.24	13,902.50	13,286.85	14,142.55	20,210.90
Loans on real estate	1,275.00	1,275.00	1,275.00	1,600.00	1,725.00
Overdrafts (secured and unsecured)	605.99	370.80	144.49	334.53	631.63
Furniture and fixtures	1,240.00	1,240.00	1,240.00	1,100.00	1,100.00
Banking house	2,315.00	2,315.00	2,315.00	2,300.00	2,300.00
Cash items (not including checks on other banks)	381.79	.....	11.50	28.60	68.15
Due from reserve banks	6,757.48	2,800.32	9,273.14	8,350.73	11,258.05
Checks on other banks	.....	.....	309.91	960.00	.....
Currency	1,078.00	956.00	766.00	1,350.00	1,791.00
Gold	.....	25.00	10.00	65.00	25.00
Silver and fractional coin	432.74	432.72	316.23	476.83	561.13
Total	$ 61,564.45	$ 62,170.19	$ 59,954.00	$ 66,172.90	$ 76,883.33
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	600.00	700.00	700.00	710.00	820.00
Undivided profits, net	781.61	113.79	601.27	205.20	247.96
Bills payable	8,000.00	10,000.00	.....	.....	5,000.00
Individual deposits	33,907.52	35,553.80	43,720.13	36,871.51	31,397.64
Due to banks (not reserve banks)	.....	.....	.....	.....	10,000.00
Time certificates of deposit	8,275.32	5,802.60	4,932.60	18,386.19	19,417.73
Total	$ 61,564.45	$ 62,170.19	$ 59,954.00	$ 66,172.90	$ 76,883.33

Examined May 25, 1915.
Directors—John Wyckoff, A. Petteys, William Keal, W. A. Petteys.

NO. 122, PRIVATE BANK.

H. H. TOMKINS AND COMPANY, BANKERS, WESTCLIFFE, COLORADO.

G. B. Beardsley, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 63,920.50	$ 65,215.90	$ 58,351.15	$ 59,986.30	$ 70,081.35
Loans and discounts (secured by collateral)	23,512.19	25,034.19	37,465.09	22,771.50	22,436.50
Loans on real estate	44,297.50	50,497.50	41,045.00	40,045.00	38,361.00
Overdrafts (secured and unsecured)	243.46	61.64	20.84	49.18	12.13
Other bonds and securities	3,461.28	3,467.85	2,739.40	2,780.25	2,175.90
Furniture and fixtures	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks)	158.00	89.47	136.41	357.79	114.15

H. H. TOMKINS AND COMPANY, BANKERS, WESTCLIFFE, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Due from reserve banks	76,859.74	91,230.68	51,527.77	56,466.09	51,731.79
Checks on other banks	276.35	335.23	309.92	149.05	192.72
Currency	2,050.00	1,888.00	3,550.00	2,047.00	2,497.00
Gold	9,250.00	9,447.50	9,105.00	8,660.00	10,140.00
Silver and fractional coin	1,137.55	788.35	581.50	684.10	707.25
Total	$ 229,366.57	$ 252,256.31	$ 209,032.08	$ 198,196.26	$ 202,649.79
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits, net	2,389.12	3,238.73	4,528.93	5,722.30	6,487.16
Individual deposits	143,073.05	176,604.13	132,359.70	120,057.76	127,649.83
Demand certificates of deposit	48,904.40	37,413.45	37,143.45	37,416.20	33,512.80
Total	$ 229,366.57	$ 252,256.31	$ 209,032.08	$ 198,196.26	$ 202,649.79

Examined March 26, 1915.
Co-partners—G. B. Beardsley, H. H. Tomkins, L. H. Tomkins.

NO. 175, STATE BANK.

FIRST STATE BANK OF WIGGINS, WIGGINS, COLORADO.

J. E. Brown, President; Saul Epsteen, Cashier; E. W. Epsteen, Asst. Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 6,135.40	$ 6,212.75	$ 7,439.74	$ 7,448.90	$ 9,523.12
Loans and discounts (secured by collateral)	9,665.59	11,126.00	13,894.25	20,668.72	22,575.68
Loans on real estate	3,650.00	3,550.00	3,450.00	3,850.00	3,700.00
Overdrafts (secured and unsecured)	27.53	20.20	3.82	11.45	2.60
Other bonds and securities	5,966.48	7,777.05	841.26	1,538.41	1,154.81
Furniture and fixtures	700.00	700.00	700.00	700.00	750.00
Banking house	500.00	500.00	500.00	500.00	500.00
Due from banks (not reserve banks)	124.69	.....	.....	.....	.....
Due from reserve banks	15,556.56	17,450.06	25,328.68	24,573.95	15,740.00
Currency	1,678.00	1,456.00	396.00	1,076.00	590.00
Gold	25.00	30.00	320.00	137.50	40.00
Silver and fractional coin	239.54	163.40	298.65	144.38	966.30
Total	$ 44,268.79	$ 48,985.46	$ 53,172.40	$ 60,649.31	$ 55,542.51
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	1,758.30	1,739.16	2,149.39	2,266.28	640.92
Individual deposits	23,294.55	27,826.29	31,065.93	38,446.85	36,417.55
Time certificates of deposit	9,215.94	9,420.01	9,957.08	9,936.18	8,484.04
Total	$ 44,268.79	$ 48,985.46	$ 53,172.40	$ 60,649.31	$ 55,542.51

Examined February 10, 1915.
Directors—J. E. Brown, Emily Wood Epsteen, Saul Epsteen, Grant L. Shaw.

NO. 123, STATE BANK.

THE STATE BANK OF WILEY, WILEY, COLORADO.

Charles Carver, President; J. B. Esgar, Vice-President; Charles Spencer, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 56,716.28	$ 55,187.46	$ 54,374.29	$ 49,155.73	$ 51,488.00
Loans and discounts (secured by collateral)	22,841.82	19,863.77	24,676.92	27,051.51	22,075.88
Loans on real estate	1,947.63	5,752.63	1,855.00	4,833.00	5,855.00
Overdrafts (secured and unsecured)	2.09	30.47	.17	25.67	94.66
Other bonds and securities	1,144.03	1,037.68	851.36	950.86	391.13
Furniture and fixtures	1,500.00	1,400.00	1,400.00	1,400.00	1,400.00
Banking house	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Other real estate	4,500.00	5,500.00	5,500.00	5,500.00	5,500.00
Due from banks (not reserve banks)	1,407.35	.....	.....	.....	.....
Cash items (not including checks on other banks)	254.31	.....	129.85	5,896.79	.....
Due from reserve banks	5,349.50	8,200.23	9,157.28	7,777.62	4,449.14
Checks on other banks	.....	771.68	.....	.....	243.33
Currency	1,515.00	1,589.00	1,844.00	2,706.00	1,354.00
Gold	62.50	2.50	7.59	20.00	.....
Silver and fractional coin	287.43	654.45	515.54	1,037.07	669.47
Expense account	.....	967.06	267.00	.....	.....
Total	$ 101,527.94	$ 104,956.93	$ 104,578.91	$ 110,354.25	$ 97,520.61
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	2,850.00	3,500.00	3,500.00	3,500.00	3,500.00
Undivided profits, net	2,848.53	.....	.....	837.47	892.72
Notes rediscounted	9,160.00	4,850.00	7,450.00	15,875.00	16,910.00
Individual deposits	48,905.22	59,508.85	55,402.18	48,478.83	35,130.23
Time certificates of deposit	12,764.19	12,083.64	13,180.00	16,591.21	16,087.66
Cashier's checks	.....	14.44	46.73	71.74	.....
Total	$ 101,527.94	$ 104,956.93	$ 104,578.91	$ 110,354.25	$ 97,520.61

Examined April 21, 1915.

Directors—Charles Carver, J. B. Esgar, A. C. Davis, P. M. Schroeder, Charles Spencer.

NO. 248, STATE BANK.

THE FARMERS STATE BANK OF WINDSOR, WINDSOR, COLORADO.

J. M. Allam, President; J. S. Cable, Vice-President; J. N. Akey, Cashier; W. A. Besel, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 42,097.15	$ 53,420.56	$ 52,899.69	$ 59,842.92	$ 70,180.39
Loans and discounts (secured by collateral)	19,299.00	11,977.72	18,137.72	13,807.72	22,397.00
Loans on real estate	3,600.00	3,700.00	3,700.00	3,760.00	3,500.00
Overdrafts (secured and unsecured)	342.31	160.29	456.83	1,056.22	298.76

THE FARMERS STATE BANK OF WINDSOR, WINDSOR, COLORADO—Continued.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Other bonds and securities	1,810.08	1,600.68	810.05	1,071.10	200.00
Furniture and fixtures	2,000.00	2,000.00	2,000.00	2,000.00	2,700.00
Due from banks (not reserve banks)	40.10	.....	.....	.....	.....
Cash items (not including checks on other banks)	33.10	.....	235.00	1,531.25	126.00
Due from reserve banks	33,754.41	21,997.77	13,745.20	24,526.44	15,352.78
Checks on other banks	217.55	250.40	747.52	614.78	186.13
Currency	3,245.00	3,725.00	2,883.00	2,454.00	1,683.00
Gold	765.00	715.00	800.00	850.00	1,020.00
Silver and fractional coin	1,135.25	874.31	927.50	874.32	624.07
Total	$ 108,338.95	$ 100,421.73	$ 97,342.51	$ 112,388.75	$ 118,268.13
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	2,000.00	2,500.00	2,500.00	2,500.00	2,750.00
Undivided profits, net	2,036.94	1,218.45	1,005.16	1,345.37	643.72
Bills payable	.....	5,000.00	8,000.00	.....	15,000.00
Individual deposits	68,595.72	51,592.16	43,065.50	39,049.91	31,848.34
Demand certificates of deposit	1,149.56	850.68	3,206.68	4,240.98	5,477.18
Time certificates of deposit	18,867.68	23,124.69	23,997.20	48,960.40	47,096.32
Certified checks	316.55	.....	.....	.....	.....
Cashier's checks	372.50	1,135.75	567.97	1,292.09	452.57
Total	$ 108,338.95	$ 100,421.73	$ 97,342.51	$ 112,388.75	$ 118,268.13

Examined March 4, 1915.
Directors—J. M. Allam, J. N. Akey, J. S. Cable.

NO. 209, STATE BANK.

THE PEOPLE'S STATE BANK OF WRAY, WRAY, COLORADO.

John Whyte, President; George L. Akey; W. T. Fair, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 15,333.57	$ 15,853.70	$ 11,892.14	$ 13,699.53	$ 18,705.63
Loans and discounts (secured by collateral)	14,337.59	16,332.82	20,019.19	19,751.14	19,411.25
Loans on real estate	4,965.72	4,915.72	5,315.72	5,494.50	7,594.50
Overdrafts (secured and unsecured)	110.08	.....	.....	.....	.....
Furniture and fixtures	2,000.00	2,000.00	2,000.00	2,000.00	2,092.25
Due from banks (not reserve banks)	707.15	.....	728.54	.....	.....
Cash items (not including checks on other banks)	.....	240.91	.....	.....	.....
Due from reserve banks	20,404.41	23,818.51	27,802.47	22,769.39	14,357.46
Checks on other banks	64.20	.....	.....	70.04	229.35
Currency	3,880.00	4,235.00	3,527.00	2,514.00	2,621.00
Gold	700.00	700.00	750.00	700.00	700.00
Silver and fractional coin	442.61	528.57	235.16	180.20	369.73
Total	$ 62,945.33	$ 68,625.23	$ 72,270.22	$ 67,178.80	$ 66,081.17

LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	3,500.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net	1,159.10	484.80	913.50	1,018.38	942.56
Individual deposits	35,757.45	42,068.35	44,659.60	40,953.30	40,550.71
Time certificates of deposit	7,528.78	7,072.08	7,697.12	6,207.12	5,587.90
Total	$ 62,945.33	$ 68,625.23	$ 72,270.22	$ 67,178.80	$ 66,081.17

Examined February 16, 1915; October 28, 1915.
Directors—John Whyte, George L. Akey, G. E. Hiser, C. M. Webster, M. A. Scheible.

NO. 125, STATE BANK.

BANK OF YAMPA, YAMPA, COLORADO.

Arnold Powell, President; S. C. Reid, Vice-President; Charles J. Wheeler, Vice-President; M. S. Wheeler, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 15,302.99	$ 12,238.44	$ 17,415.79	$ 16,451.19	$ 21,066.77
Loans and discounts (secured by collateral)	55,154.60	46,247.78	43,602.66	42,965.79	40,940.75
Loans on real estate	1,861.15	1,200.00	2,842.25	2,686.15	1,486.15
Overdrafts (secured and unsecured)	329.30	77.19	235.98	194.61	61.77
Other bonds and securities	2,163.23	2,303.41	834.27	243.85	689.73
Furniture and fixtures	1,500.00	1,250.00	1,250.00	1,250.00	1,250.00
Banking house	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Due from banks (not reserve banks)	2,014.68	2,330.69	789.46	.....	1,349.38
Cash items (not including checks on other banks)	233.55	157.90	120.00	2,152.30	.....
Due from reserve banks	18,861.27	4,544.68	6,656.84	5,428.70	7,642.32
Checks on other banks	.....	3.80	97.93	37.67	109.00
Currency	3,801.00	3,434.00	1,769.00	1,315.00	2,292.00
Gold	2,710.00	865.00	180.00	310.00	250.00
Silver and fractional coin	1,054.52	1,243.66	1,093.89	902.21	761.42
Other resources	.....	311.55	.....	112.55	155.61
Total	$ 106,286.29	$ 77,508.10	$ 78,188.07	$ 75,350.02	$ 79,354.90
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	7,250.00	7,500.00	7,500.00	7,500.00	7,500.00
Undivided profits, net	2,811.11	80.76	226.12	1,170.84	723.37
Bills payable	.....	.....	.....	.....	3,000.00
Dividends unpaid	.....	25.00	.....	.....	.....
Individual deposits	72,377.66	45,360.24	40,667.94	36,313.10	41,832.16
Due to banks (not reserve banks)	.....	45.77	.....	267.74	.....
Demand certificates of deposit	.....	.....	2,500.00	2,500.00	2,500.00
Time certificates of deposit	8,304.74	8,816.88	11,894.87	12,235.57	8,629.60
Cashier's checks	542.78	679.45	399.14	362.77	169.77
Total	$ 106,286.29	$ 77,508.10	$ 78,188.07	$ 75,350.02	$ 79,354.90

Examined January 28, 1915; July 23, 1915.
Directors—Arnold Powell, S. C. Reid, Charles J. Wheeler, Jessie M. Wheeler, Nancy A. Wheeler.

NO. 143. STATE BANK.

STOCKMAN'S BANK, YAMPA, COLORADO.

Joseph B. Male, President; George C. Crossan, Vice-President; E. W. Ewing, Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 20,093.93	$ 18,464.46	$ 20,262.96	$ 20,538.12	$ 21,412.13
Loans and discounts (secured by collateral)	10,585.63	10,718.65	8,906.55	8,402.17	7,388.63
Loans on real estate	4,785.00	4,299.97	4,481.97	4,286.77	3,651.77
Overdrafts (secured and unsecured)	346.47	328.57	320.13	256.33	338.82
Other bonds and securities	255.84	189.39	220.04	453.53	45.83
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other real estate	.....	.....	1,200.00	1,200.00	1,200.00
Due from banks (not reserve banks)	88.04	62.65	255.58	504.77	115.28
Cash items (not including checks on other banks)	172.74	50.84	14.00	2.75	45.00
Due from reserve banks	8,691.84	6,189.24	3,248.57	2,454.08	2,658.48
Checks on other banks	1,198.18	742.88	174.37	378.59	349.97
Currency	4,062.00	1,950.00	2,668.00	2,661.00	3,437.00
Gold	265.00	285.00	500.00	585.00	305.00
Silver and fractional coin	242.50	220.71	226.82	65.67	156.59
Total	$ 51,787.17	$ 44,502.36	$ 43,478.99	$ 42,788.78	$ 42,104.50
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	2,330.84	2,377.86	3,023.14	3,506.79	3,503.87
Individual deposits	28,506.33	19,824.50	18,155.85	17,081.99	15,047.88
Time certificates of deposit	5,950.00	7,300.00	7,300.00	7,200.00	8,552.75
Total	$ 51,787.17	$ 44,502.36	$ 43,478.99	$ 42,788.78	$ 42,104.50

Examined January 27, 1915; July 23, 1915.
Directors—G. C. Crossan, Charles F. Egry, E. W. Ewing, M. J. Gibbs, J. B. Male.

NO. 155. STATE BANK.

CITIZENS STATE BANK OF YUMA, YUMA, COLORADO.

H. C. Hoch, President; Charles Crowley, Cashier; J. A. Crowley, Assistant Cashier.

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 11,091.29	$ 14,924.28	$ 13,155.00	$ 20,279.93	$ 21,936.30
Loans and discounts (secured by collateral)	23,556.50	31,264.53	35,158.03	38,099.53	37,702.86
Loans on real estate	1,800.00	2,700.00	2,700.00	2,900.00	2,800.00
Overdrafts (secured and unsecured)	431.90	419.04	459.56	177.10	376.30
Other bonds and securities	385.39	546.69	546.69	73.80	73.80
Furniture and fixtures	2,100.00	2,100.00	2,100.00	2,100.00	2,100.00

Banking house	3,100.00	3,100.00	3,100.00	3,100.00	3,100.00
Due from reserve banks	25,093.40	29,954.18	35,908.19	20,356.09	31,404.82
Checks on other banks	292.97	183.28	87.34	67.15	15.37
Currency	1,278.00	1,911.00	2,473.00	1,943.00	1,609.00
Gold	1,535.00	1,905.00	2,195.00	2,230.00	2,330.00
Silver and fractional coin	819.62	478.39	19.39	39.83	68.06
Total	$ 71,484.07	$ 89,486.39	$ 97,902.25	$ 91,366.43	$ 103,516.51
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Undivided profits, net	2,585.06	2,544.92	2,896.23	3,067.56	2,796.66
Bills payable	.....	.....	.....	5,000.00	5,000.00
Individual deposits	35,779.95	46,213.37	52,536.17	37,424.44	49,581.95
Time certificates of deposit	18,119.06	25,728.10	27,469.85	30,864.43	31,137.90
Total	$ 71,484.07	$ 89,486.39	$ 97,902.25	$ 91,366.43	$ 103,516.51

Examined February 13, 1915; October 26, 1915.
Merged with the First National Bank of Yuma, October 27, 1915.
Directors—H. C. Hoch, J. B. Campbell, Ella Campbell, W. T. Fair, Charles Crowley.

NO. 224, STATE BANK.

FARMERS STATE BANK OF YUMA, YUMA, COLORADO.

G. A. Dodd, President; J. F. Heiserman, Vice-President; Roy Sheperd, Cashier

RESOURCES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Loans and discounts (unsecured)	$ 18,841.03	$ 24,085.86	$ 22,082.66	$ 34,296.21	$ 51,174.07
Loans and discounts (secured by collateral)	68,706.24	70,416.20	75,437.66	72,545.59	71,742.69
Loans on real estate	2,527.73	2,527.73	2,206.42	1,761.42	1,361.58
Overdrafts (secured and unsecured)	1,823.42	1,134.88	302.01	1,218.37	764.39
Other bonds and securities	791.33	1,422.84	1,891.19	921.62	924.12
Furniture and fixtures	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Banking house	3,900.00	3,900.00	3,900.00	3,900.00	3,900.00
Cash items (not including checks on other banks)	4.00	59.05	.....	.....	37.92
Due from reserve banks	21,173.57	35,661.54	41,698.51	40,509.64	27,892.56
Checks on other banks	281.01	188.71	239.50	749.40	146.80
Currency	2,277.00	4,116.00	4,007.00	1,717.00	2,182.00
Gold	2,400.00	2,705.00	3,130.00	3,155.00	3,225.00
Silver and fractional coin	217.48	235.12	106.00	90.12	515.91
Total	$ 124,742.81	$ 148,252.93	$ 156,800.95	$ 162,664.37	$ 165,667.04
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	1,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net	4,307.71	707.36	1,586.57	2,342.65	2,379.71

FARMERS STATE BANK OF YUMA, YUMA, COLORADO—Continued.

LIABILITIES.	Dec. 31, 1914	Mar. 4, 1915	May 1, 1915	June 23, 1915	Sept. 2, 1915
Bills payable	.....	10,000.00	10,000.00	10,000.00	10,000.00
Individual deposits	66,895.82	79,739.81	83,011.03	85,218.14	91,180.67
Demand certificates of deposit	.....	.....	.....	100.00	100.00
Time certificates of deposit	27,423.03	28,805.76	33,203.35	35,862.58	32,616.20
Certified checks	116.25	.....	.....	141.00	390.46
Total	$ 124,742.81	$ 148,252.93	$ 156,800.95	$ 162,664.37	$ 165,667.04

Examined February 13, 1915; October 27, 1915.
Directors—C. C. Chrisner, George A. Dodd, W. H. Gerdts, J. F. Heiserman, J. W. Triplett.

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